

368.305 Com. R.P.  
L.I.  
UNIVERSITY OF ILLINOIS LIBRARY  
JUL 24 1916

# LIFE ASSOCIATION NEWS

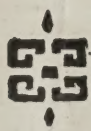
OFFICIAL ORGAN OF THE NATIONAL ASSOCIATION OF LIFE UNDERWRITERS

Vol. 10

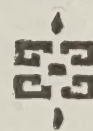
NEW YORK, JULY, 1916

No. 11

We are unsubsidized, untrammelled.  
We condemn methods, not men.  
We attack conditions, not companies.  
We may differ, but we do not detract.  
We seek fairness, not favor.



## CONTENTS



### FAILURES AMONG LIFE INSURANCE SALESMEN

By National President Edward A. Woods

### MARGIN—THE SECRET OF POWER

By David L. Caulkins

### THE WORLD'S SALES CONGRESS

### THE NEW ENGLAND CONGRESS

### THE GEORGIA CONGRESS

### CARNEGIE BUREAU OF SALES RESEARCH

### THE NATIONAL CONVENTION

### EDITORIALS

When Is An Axiom Not An Axiom?

Moving Up At A Single Stride

### SIGNE OF YE SHEARS

What Won't These Gol Derved Banks Do Next?

Recognizing Our Value

Nuff Said

Grand Jury Acquits Com. Works

Not "Letting George Do It"—

### ASSOCIATION NOTES



# Salesmanship

By DR. FRANK CRANE

(Published by the Permission of the Associated Newspapers)

SOME time ago I wrote an article on "Salesmanship From a Consumer's Standpoint." I have received so many requests from business houses to republish this that I have decided to rewrite it, make it more concise, and cast it in the form of Ten Commandments.

It is to be kept in mind that these commandments are supposed to come from the consumer, and not from the sales expert. If you want to sell me or any other buyer goods, therefore, we pray you to keep these commandments.

\* \* \*

1. Be agreeable. Other things being equal, I go to the store where the clerks try to please me. I buy clothing, typewriters and automobiles of the man who acts as though he likes me. Exert yourself to make a pleasing impression on me, please. I appreciate it. Hence, dress well. Untidy clothes mean you don't care what I think of your appearance. But don't dress too well. That gives you an air of showing off. Dress just right. If you don't know how, find out. Cultivate a pleasing voice. Learn to converse entertainingly.

2. Know your goods. Don't let there be any question I can ask you relative to the manufacture, history, distribution, or uses of what you have to sell that you cannot answer.

3. Don't argue. Go with me in your talk, not against me. Lead, don't oppose. Don't show me where I am wrong. Suggest. Don't antagonize. Argument as a rule results in irritation, not conviction.

4. Make things plain. Don't use any words I don't understand. You can explain the most complicated matter to a washerwoman if you know your subject perfectly and practice using simple language. Don't air your technical knowledge and try to impress me. I want to be flattered, not awed.

\* \* \*

5. Tell the truth. Don't lie, or exaggerate, or mislead, or conceal. Let me feel that you are sincere, and mean every word you say, and that every statement you make is of par value. If you rep-

resent goods that need lying about, directly or indirectly, quit. There are plenty of articles that are straight and all right. Sell them.

6. Be dependable. Even in small things create the impression that whatever you promise is as much to be depended upon as your signed note. If you make an appointment at 3 p. m. Tuesday, be there at 2.45, or telegraph. If I order goods of a certain grade, let them be found to be exactly of that grade when I receive them.

7. Remember names and faces. If you have not a natural gift for this, acquire it. Get a little book and set down every day the names of those you have met, with their characteristics. Practice this until you become expert. No man likes to be forgotten or to have you ask his name.

8. Don't be egotistic. Eliminate the pronoun I as much as possible from your vocabulary. Talk about me, not yourself. Don't tickle yourself, tickle me, I'm the one you want to win.

9. Think success. Success begins in the mind. Why think fifty cents, when it is just as easy to think fifty dollars? Tell success stories, not incidents of failure and hard luck. Radiate prosperity. Feel prosperous. It's catching. Keep your chin up.

10. Be human. The reason you are hired to sell goods is that you are a human being. Otherwise your employer would have sent a catalogue. So be a human being, likable, engaging, full of human electricity. For I patronize as a rule the salesman I like.

\* \* \*

Selling goods is the greatest business in the world. It takes all there is in a man. You need to know psychology, you need tact, intelligence, self-control, courage, persistence and inexhaustible good humor. It is not a job for a second rater. You simply have to make good or go under.

I admire a good salesman because I never was able to sell anything in my life. But I'm a good buyer.



## 60,000 AGENTS FAIL ANNUALLY IN LIFE INSURANCE

THE NATIONAL ASSOCIATION PRESIDENT ASSERTS \$6,000,000 TO BE A CONSERVATIVE ANNUAL COST FOR EQUIPPING, TRAINING, WORKING WITH, AND CANCELLING CONTRACTS OF THESE MEN

NUMBER OF NEW AGENTS EACH YEAR EQUALS NEARLY HALF OF ALL EMPLOYED—IF EACH INTERVIEWED 50 PERSONS, 30,000,000 PEOPLE WOULD HAVE HAD LIFE INSURANCE PRESENTED TO THEM INEFFECTIVELY

*Address of National President, Edward A. Woods, delivered July 11, at The World's Salesmanship Congress in Detroit.*

The aggregate expenses of management of the vast life insurance institutions in the country are, roughly, \$170,000,000.

Of this sum the smaller amount is paid for general overhead expense, or expense that, in the case of a manufacturing concern, might be called the expense of producing the article rather than that of marketing it. The following amounts are paid for what might be called chiefly selling or marketing expense:

New Commissions .....	\$36,000,000
Renewal Commissions .....	35,000,000
Salaries and other expenses of agents.....	43,000,000

Total ..... \$114,000,000

In addition to this, about \$7,500,000 is paid for medical fees and inspection.

A considerable proportion of the \$25,000,000 paid for salaries of officers and employees; of nearly \$7,000,000 paid for rent; and of \$13,000,000 paid for miscellaneous expenses, aggregating certainly many million dollars, is also paid for what is really the chief expense of life insurance, viz., that of marketing it, as obviously its productions costs a comparatively small amount.

It is not to be forgotten, of course, that included in agency or marketing expense is a service that does something more than sell the policy. It furnishes a service that extends during its entire lifetime, and often after death, in attending to the settlement of the policy and often spreading the payment over a generation to come. It is most superficial to assume that agency expense is solely for inducing the person to pay the first premium.

But it is still the fact that the chief expense in life insurance is for marketing, not producing it, and that this expense runs between \$100,000,000 and \$125,000,000. Therefore any reduction in this cost, though small in ratio, must mean a large saving to policy-holders.

### Successful Agent Not Overpaid

It will not be claimed that the average successful life insurance agent or salesman is overpaid. In this, as in every other business, there are some conspicuous successes; but the name of life insurance agent is by no means synonymous with wealth and prosperity. The place, therefore, for saving does not appear to be in reduction of the compensation of the average successful agent, now by no means overpaid. Indeed, if we average the total amount paid for not only agents' compensation, but agents' expenses over the entire number of licensed agents as given below, we will have an average gross income per agent of only about \$625. When it is known that every agent has to meet certain expenses and losses, and that in a very large proportion of contracts agents must meet their own traveling and hotel expenses, and even in many cases their own rent, advertising, agency and other expenses, if this were, indeed, the average income of life insurance agents, fault could be found with the compensation, which must net a far smaller sum than \$625. While it is true that many of these are but part-time agents, the net compensation would still be ridiculously small, if it

were at all evenly divided. But it is a fact that the largest percentage of the total number of agents earn little or nothing. In one company 6 per cent of a very large agency force of several thousand have produced 50 per cent of its business; therefore, if this first group of agents, comprising but 6 per cent of the total number, could be doubled, 88 per cent of the agency force could be dispensed with. Figures procured in a recent survey of 548 successful agents tell a very different story, both as to money earned and business secured.

Of these 279 were shown to be making an average of \$3,340; 180 \$6,300; 81 \$14,000, and 8 \$31,250. Of course these were of the most successful class, but it shows what can be made.

Is there an unnecessary wastage in the selection and training of agents, in the "manufacture," so to speak, of agents? Is it true of life insurance, as it is of so many other lines, that the wastage is not in the successes, but in the failures?

For the purpose of ascertaining the number of failures in life insurance, an inquiry was sent to every life insurance company in the United States, asking the number of contracts made last year; the number terminated for causes other than death; and the number of contracts in force December 31, 1915. Eighty-three companies responded to this inquiry, giving sufficient data to establish conservative ratios for the entire country.

### Some Companies Could Not Answer

It is significant that a great many companies could not answer some or all of these simple but most important queries, and there were even some companies that had a record of none of the three. However, from the reports furnished, the following facts for but eighty-three companies were shown:

Number of licenses issued in 1915.....	104,886
Contracts in force December 31, 1915.....	69,585
Ratio to total licenses.....	66.3%
Contracts made in 1915.....	42,150
Ratio to total number in force Dec. 31.....	60.6%
Contracts terminated during 1915 for reasons other than death.....	35,301
Ratio to number in force.....	50.7%

Every State in the United States was asked the number of life licenses issued during the year. All but Arkansas reported. Estimating the number of agents in one State not reporting shows:

Licenses issued during last year.....	183,746
---------------------------------------	---------

Using the above ratios there were therefore:

Number of contracts in force Dec. 31—66.3%.....	123,369
New agents contracted with during 1915.....	73,873
Contracts terminated for reasons other than death...	61,805

Reports further show that of the 83 companies reporting, there were:

Twelve companies whose new contracts made were 150% of the total number of contracts in force Dec. 31.

Seven companies who contracted with 100% as many



new agents as the total number of contracts in force at the end of the year.

Twenty companies contracted with 64%.

Therefore, taking the country as a whole, the number of agents contracted with during the year equals about one-half the force. It therefore follows that the life insurance companies of the United States, in order to maintain their forces, secure enough new agents every two years to equal their entire force.

#### Not an Exact Statement

It is not claimed that this is an exact statement. Many agents were licensed for several companies at one time. Other agents perhaps during the year contracted with several companies, going from company to company. Some agents had licenses in more than one State. On the other hand, a great many States do not require the licensing of agents of domestic companies—a large proportionate number, and there are a great many persons receiving life insurance commissions who are probably not licensed at all or hold only a broker's license, who are therefore not included. But making every possible allowance for error, the approximate figures are sufficiently accurate for our purpose. The fact also that large numbers of these agents are part-time agents only does not affect the case.

It must not be understood by those not familiar with the turnover or wastage of other institutions that this condition in insurance is exceptional. Many manufacturing concerns employ, during a given year, not only new employees equal to their entire force, but in some cases to many times their force.

But, making all possible explanations, considering that a great many of these agents are part-time only, the fact still remains that to have 60,000 persons annually pass out of the life insurance business, failures; is excessive, particularly for a grade of work that is so high as that of the life insurance salesman should be. Many of the figures showing the excessive turnover in other industries are because of the fluctuation of cheap or transient labor, adding materially to the high percentage of turnover. This should not be true of life insurance, where the proper selection and training of an agent is or should be of a high order, and where, consequently there should not be the transient employment to account for the excessive turnover figures in most occupations. It is said that 90% of the graduates of our standard medical colleges are still actively practicing medicine fifteen years from graduation.

#### What Harm Have They Done?

What have these 60,000 failures cost life insurance?

What harm have they done?

The cost of engaging, equipping, training, working with and finally cancelling contracts of 60,000 agents, is certainly a large sum, no matter how conservatively we estimate the average cost of each. Any one who has had experience in hiring agents, especially when it is remembered that these 60,000 men average possibly one year in the business, will concede that the entire expense, chiefly of time, but also of equipment, is very much understated at \$100 each. The time spent in hunting up these men; inducing them to enter the business; giving them what information or training they had; working with them, and finally in cancelling their contracts, all cost time worth money. In many cases the hiring of these men meant trips to see them or paying their expenses to see the general agent or company. It meant, in some cases, the advancing of money or the paying of salaries not earned, postage, and the cost and equipment of office space. It meant clerical attention, as well as that of the general agent or supervisor. In all cases it meant, at least, the license, the rate book, and the equipment with supplies. The president of one of our largest fire companies valued each fire agent at \$250.

These 60,000 failures, therefore, cost a figure that must be admitted as most conservative—\$6,000,000. What was the result of this \$6,000,000 expenditure on these 60,000 failures?

Assuming that the failure of each one of these agents ad-

versely advertised life insurance as a discouraging business, deterring others from taking it up because of their failure, to an average of four others, kindred, friends, etc., would mean 300,000 persons looking discouragingly at life insurance as a business.

Assuming that each one of these before giving up the business interviewed during the average of perhaps one year's time that these agents were nominally under contract, even 50 people, it would mean that 3,000,000 persons, less duplications, had life insurance presented to them probably in an ineffective, unintelligent and inexperienced, if not "bored" method.

#### Failures Have Cost \$60,000,000

If this has kept up for ten years the cost of the agents who have failed will have been \$60,000,000—3,000,000 persons will have been caused to look on life insurance as a discouraging business and 30,000,000 persons will have had the subject of life insurance presented to them by incompetent representatives. These two last figures will be decreased to some extent by duplications.

In return for all the cost, which we believe is very much understated, and all the damage, which is certainly conservatively estimated, that this sad procession of 60,000 failures marching into and out of the life insurance business annually does, what benefit does life insurance get?

The amount of business done by these failures is obviously small. If it were great, they would remain in the business. There are many figures showing that a large percentage of them do no business at all and others such a trifling amount as to be almost negligible. The benefit, therefore, is very small and the damage is very great. Is it not clear, making every possible allowance and not claiming that the time ever will come when, in this or any other business, there can be a perfectly accurate method of either selecting or training men, that this is the place for a heavy reduction, because life insurance is spending a large sum for damaging itself? Is it any wonder that large numbers of persons who might otherwise like to enter the business and would, if properly trained, succeed in it, are discouraged by this procession of failures? Is it not manifest that a large number of these persons either never should have been allowed to enter the business or should have been so trained that they should not have been driven out of it by failure?

#### Only the Successful Agent is Permanent

We must admit that as a rule only that agent can be considered permanent who is making it pay. We cannot consider that the part-time agent, merely supplementing his income by comparatively small earnings, is any permanent acquisition to the insurance business. That some of them remain a long time in it does not alter the fact that, on the whole, they comprise a large proportion of the fluctuating class. But the agent making a real success in insurance will not be lightly tempted to leave it and may be considered just as permanent as the lawyer or physician making a satisfactory income in his profession, or any one else making from his training and experience in one business more than he can probably make elsewhere.

At a time when the better selection and training of employees of all kinds, and especially salesmen, is receiving attention throughout the country, it is interesting to know that improvement in this respect can be made. Probably this has been done by many companies, but the experience of one very large company illustrates what can be done.

The selection and training of salesmen in industrial life insurance is probably a more difficult task than in ordinary, because of the smallness of collections and the multiplicity or detail required in the industrial business.

In 1905 the Metropolitan Life Insurance Company, in addition to 2,700 assistant managers, had over 12,000 agents, whose average earnings were less than \$12 a week, a total number of agents and assistant managers of 14,700. During that year 19,066 agents were contracted with to maintain the force and the company's annual business was \$430,233,822. In 1915 this same company had reduced its force of agents to less than



11,500 and its force of assistant managers to 1,500; increased their average earnings to over \$23 weekly; increased its business to \$592,800,860, over 37 per cent., and, best of all, reduced its percentage of agents engaged to maintain its force from nearly 155 per cent. in 1905 to 61 per cent. in 1915. By a careful study and analysis of sources of agents and causes of success and failure, tables showing the classes of failures by age, amount of previous earnings, race, nationality, marriage condition, previous occupation, this company has obtained a position where first, it has no part-time agents; second, it takes no business whatever from brokers or agents of other companies; and third, it has a waiting list of agency applicants enabling it to make a selection otherwise impossible. That this has been accomplished by one company shows what may be accomplished by all and the large saving secured to policyholders, not at the expense, but to the advantage, of successful men, now handicapped by poor selection and poor training, with consequent failure.

The data quoted above, it is believed, is the most complete data of the kind concerning all life insurance agents in the United States ever gathered, and thanks are due to the Insurance Commissioners of the country, to the 83 companies responding to the inquiry as to their agents, and particularly to Mr. Robert Lynn Cox, who very courteously aided materially in gathering the information.

TABLE SHOWING NUMBER OF AGENTS, NUMBER OF NEW CONTRACTS, AND NUMBER TERMINATED FOR CAUSES OTHER THAN DEATH OF CERTAIN COMPANIES BY GROUPS.

Number Companies	Contracts in Force Dec. 31, 1915	Contracts Terminated	Per Cent.	Contracts Made	Per Cent.
12	Companies terminating during 1915 from causes other than death as many contracts as were in force at the end of that year: 2,327	3,069	132%	3,529	150%
7	Companies terminating during 1915 from causes other than death from 75% to 100% as many contracts as were in force Dec. 31, 1915: 1,345	1,148	85%	1,330	99%
20	Companies terminating, etc., 50% to 75%: 37,510	21,333	57%	23,873	64%
6	Companies terminating, etc., 40% to 50%: 12,948	5,425	42%	6,849	53%
..	Companies terminating, etc., 25% to 40%: 10,824	3,975	36%	4,952	46%
28	Companies terminating, etc., less than 25%: 4,631	601	13%	1,367	29%



### THE CANADIAN CONVENTION

The 10th annual convention of the Life Underwriters' Association of Canada, which is to be held at Hamilton, July 19 to 22 inclusive, it is stated will be primarily a business congress. The discussion of live subjects, distinguished speakers, and general advance indications argue for the success of the occasion.

Aside from the educational program, a three-hour moonlight trip to Niagara, an auto trip around Hamilton and the Mountain with a buffet lunch and sports afterward, a farewell party, and an excellent menu for the banquet have been arranged. The Association has also managed to obtain a reduction in railroad fare for all persons attending.

Further important additions have been made to the list of speakers in the persons of Sir Arthur Meighen, Solicitor-General of Ottawa, who will talk on "Our Far Flung Battle Line"; Warren M. Horner, "Institutional Advertising as Applied to Life Insurance"; and two other prominent Canadians. It is also announced that recipients of awards for the prize essay contest on "Present Day Problems of the Life Insurance Field Man" will be made known at the close of the convention.

Men's failures are not worked by others—they lie in the hearts of the cowards who can and won't make a try.—*Herbert Kaufman.*

## GENERAL AGENT DECLARES THE SECRET OF POWER IS MARGIN

Margin in Duty, He Holds, is the Secret of Promotion; Margin in Honesty—the Secret of Confidence; Margin in Character—the Secret of Success; and Margin in Salesmanship—the Secret of Power

By David L. Caulkins, General Agent, Connecticut Mutual, Cleveland, Ohio

*Mr. Caulkins' philosophy as to the Secret of Power has been epitomized by someone in these words: "The person who never does anything more than that for which he is paid, never is paid for any more than that which he does." The underlying principle manifests itself not only in a pecuniary sense, but in all phases of human relationship. Margin represents a condition of truly wonderful potentialities, and Mr. Caulkins' article is full of inspiration.—Editor's Note.*

My father's farm was in Hines' Valley, near Knoxville in East Tennessee. When I was a boy, my brothers and I used to go to Baylis' blacksmith shop on the Knoxville & Ohio R. R., near our place, to watch the southbound coal train double Black Oak Bridge—and it was worth seeing. The little tea pot of an engine would leave half of its sixteen loaded coal cars at the foot of the grade, and strain and struggle to the top with the first half, returning to repeat the ordeal with the second half.

As I heard the engineer say one day, "Eff a crow had a 'lit on our caboose, hit would a stalled us."

The farm joining us on the East was owned by Nath York, a good neighbor and an honest man. North of a swale between the two farms lay a patch of timber through which no boundary fence was built. This woods lot was fenced and used in common by both families for cutting fire wood, fence rails and shingles; of course, the original deeds showed how the boundary line ran, beginning at a certain limestone boulder and running so many rods north to a large sycamore tree, etc., and in cutting timber both families were always careful to keep each on their own sides, and well back from the line, so that there was always the utmost confidence and good feeling between us.

One of the best things about our farm, especially in a boy's eyes, was the apple orchard; we had an early harvest tree which overhung the lane, at which the neighbor boys going to and from school used to shy many a club and rock until it looked as rumpled and straggly as a settin' hen.

### Childhood Impressions are Indelible

The impressions of childhood are indelible; I have thought, observed and read quite a bit in the light of these early memories, until I have become, thanks to Robert E. Speer, a living exponent of the principle of the margin. Margin in Duty as the Secret of Promotion; margin in Honesty as the Secret of Confidence; margin in Character as the Secret of Success; margin in Salesmanship as the Secret of Power.

Take the matter of Duty. Some of you may have in your office a cashier or clerk who is very careful to keep on the exact line of duty, and never to do more than his or her share of the work; doesn't that person remind you of our old apple tree,—most uncomfortable and unhappy? What would we think of a fire engine company which maintained an actuary to figure just how much longer they might keep on playing dominoes after an alarm sounds, and still reach the fire in time? Instead, isn't it their purpose to get to the blaze with the widest possible margin between the need and their performance?

A college boy got a job one summer vacation working in a lumber camp, and was assigned to a cross-cut saw opposite a big upstanding, seasoned lumberman. As the first day wore

(Continued on page 15)



## CONVENTION PLANS GROW DURING PRESIDENT WOODS' ST. LOUIS VISIT

### Unique Entertainment Being Planned as Well as Work—More Delegates Who Have Been Appointed

National President Woods returned recently from a visit to the St. Louis association, where plans were discussed and formulated which allow the publication of further details of the National Convention to be held in this city, September 19, 20 and 21. The officers of the National Association, together with the members of the St. Louis association have determined to make the 1916 convention the most inspiring, the most enthusiastic, and the most truly beneficial one ever held. The whole program is designed to make any man who attends, a bigger, better, and far more useful life insurance salesman. National Vice-President Priddy, in a circular to the members of the New York association, lately, stated that there would probably be 1,500 delegates in attendance. Adding to these the un-official guests and men attending company conventions to be held around this same time, the attendance is likely to run much higher.

In a recent bulletin the Convention Committee states:

"The St. Louis association is noted for its liberality, hospitality, and originality; and the entertainment features which will be presented at St. Louis can be expected to be the most unique possible.

"While a definite program cannot be announced at this time, it is tentatively suggested that one of the features of the program will be a buffet supper, dance and lawn fete at the Sunset Hill Country Club. This will probably be given on the evening of the 19th. Other special features are under consideration."

As in the past, the proceedings of the Convention will be handsomely bound and printed, and will be obtainable at \$1.50 each. Every delegate should make it a point to find out how many copies are wanted by each local association.

The date of the annual banquet also has been decided. It will be held at the Jefferson Hotel Wednesday evening, September 20.

The Convention headquarters will be at the Planters Hotel and the meetings proper will be held in the main assembly room of the building. Herewith are given the rates of the various hotels available for accommodations:

**PLANTERS**—Without bath, Single...\$1.50 and \$2.00 per day  
Without bath, Double.....\$2.50 and \$3.00 per day  
With bath, Single.....\$2.50 per day and up  
With bath, Double.....\$3.00 and up per day  
Where over 2 persons occupy one room, \$1.00 additional charged for extra person.

**JEFFERSON**—Without bath, Single.....\$2.00 per day  
Without bath, Double.....\$3.00 per day and up  
With bath, Single.....\$2.50 per day and up  
With bath, Double.....\$4.00 per day and up

**MARYLAND**—Without bath, Single.....\$1.50 per day  
Without bath, Double.....\$2.00 per day and up  
With bath, Single.....\$2.00 per day and up  
With bath, Double.....\$3.00 per day and up

**MARQUETTE**—Without bath, Single.....\$1.00 and \$1.50  
Without bath, Double.....\$2.00  
With bath, Single.....\$1.50 and up  
With bath, Double.....\$3.00 and up

**MAJESTIC HOTEL**—200 rooms with either private bath, tub or shower. Single, \$1.50, \$2.00 and \$2.50. Double, \$2.50 to \$3.50.

**WARWICK**—\$2.00 per day for room with shower bath.  
\$2.50 and \$3.00 per day, room with tub.  
Rate to apply to one or two persons.

**AMERICAN**—501 rooms with private bath and circulating ice water, \$1.50 per day and upward.

**WASHINGTON**—Without bath, Single, \$1.50 and \$2.00; extra person.....\$1.00

With bath, Single, \$2.00 to \$4.00; extra person.....\$1.50  
**BUCKINGHAM**—(European)—2 room suite, with bath between, for 2 persons.....from \$4.00 to \$6.00 per day  
Room with bath, 2 persons.....\$3.00 per day  
2 rooms with bath, 2 persons..from \$4.00 to \$6.00 per day

Reservations should be made through William King, chairman of the Convention Committee, Missouri State Life Building, St. Louis.

In addition to the above the St. Louis Association will be glad to furnish rates, etc., for any other hotel not listed.

Delegates, alternates, and all members and guests will be met at the Union Station by the Special Reception Committee of the local association. From there they will be directed to the Planters Hotel, where they will register their names in the National Association Register. Each delegate will be required to present his credentials but all are requested to register.

Railroad companies have informed the Convention Committee that it will be impossible to secure any special rates for trains from the East to St. Louis, but special train rates may be made from the West. Western associations desiring to arrange for special trains should communicate with E. E. McLeod, 2150 Transportation Building, Chicago, Ill. It is also stated to be the policy of the railroads to provide private Pullmans where a party of 25 or more persons desire to travel together.

Pittsburg, the chief contestant against New Orleans for the 1917 Convention, is planning to send such a large body that if not needing a special train it will nearly amount to that. In accordance with their expectations, A. E. Patterson, recording secretary of the association, has taken the matter up with the Pennsylvania officials and finds that should the New York, Philadelphia, Washington, Baltimore and Harrisburg associations be willing to combine with them upon a special time schedule, a private train could be arranged at Pittsburg and operate from there as a special train. Sleeping cars may be arranged for. Following is a prospective schedule submitted by the Pennsylvania:

Leave New York.....	2.04 p. m.
Leave Philadelphia.....	4.30 p. m.
Leave Washington, D. C.....	3.10 p. m.
Leave Baltimore, Md.....	4.20 p. m.
Leave Harrisburg.....	7.10 p. m.
Arrive Pittsburg.....	1.15 a. m.
Leave Pittsburg.....	1.30 a. m.
Leave Columbus, Ohio.....	6.00 a. m.
Leave Indianapolis.....	11.00 a. m.
Arrive St. Louis.....	5.25 p. m.

Much has been said and written about the Mississippi and its towns. But to the man who has read Mark Twain's vivid stories of the old gambling days, the steamboat races, and the like, this section of the country has become a reality, which is heightened by the prospect of a visit. A description of the glories and history of this mighty river could be continued over many pages and then justice would not be done it. To see it, is to understand.

St. Louis itself, before the Louisiana Purchase Exposition in 1904, was a city of note, but the reputation gained among the thousands of visitors who saw it at that time has served to increase its fame, until to-day we think of it not only as a leader in the commercial world, but as an art and educational center. There even clings about it yet a bit of the romance of the days when as a trading post it marked the extreme frontier of the young United States.

Following is a list of the latest delegates and alternates that have been appointed since the June number of the "News" was mailed

#### New Mexico

Delegates—F. B. Schwenker, Pacific Mutual.

#### Davenport

Delegates—A. W. Brown, Mutual Life of N. Y.; A. J. Faerber, National Life of Vt.; Carl LeBuhn, Massachusetts  
(Continued on page 17)



## LIFE INSURANCE PROVES PROMINENT FACTOR IN WORLD'S SALES CONGRESS

Congress Establishes Importance of Selling as a Profession—Permanent Organization Effected—President Wilson and 3000 Salesmen in Attendance

Proving true to the predictions made for it, the first World's Sales Congress completed a 5 day session, Thursday, in Detroit, to go down in the annals of Salesmanship as the most successful event of its kind ever attempted. To summarize the benefits that will accrue from it would be impossible, but already its results are becoming evident. With not only the great commercial reservoir of the United States to draw from, it included in its audience men from the Dominion, men from South America and even from Great Britain. The total attendance was 3000. It brought these men together and bound them into one fraternal unit. It has established the art of selling firmly in the minds of the people as a profession of the highest ethical plane. It has firmly impressed this fact in the minds of the men who listened to the addresses. It has shown up the weak points of selling and has moved towards the eradication of these faults through its advocacy of the formation of sales clubs and the establishment of sales schools. Lastly it has given the added impetus to the individual that will show results in various ways.

### Salesmen Representing Every Product

Originating in the brain of D. M. Barrett, Editor of Salesmanship, the idea of the Congress took root in the activities of an executive committee, of which National President Woods was one. Plans for the event grew until it became of such importance as to be honored at its opening by the presence of President Wilson. The selling profession of probably every product manufactured in the United States was represented and among these classifications Life Insurance came in for its share of prominence. During the entire Congress, life men were in evidence, and on Wednesday, the day of the separate sessions, a representative body of men including company officials and solicitors was present at the meeting of its own profession.

Sunday, the unofficial opening day of the Congress, sermons were preached by salesmen and sales experts in a number of Detroit churches. In at least one church of every denomination the sermon was delivered by a layman. The diversity of the texts preached upon was wide. They were based upon the Old Testament, the New Testament, the works of prominent theologians, and upon no gospel but the salesman's creed. How Life Insurance stands with regard to its uplifting inspiring qualities is peculiarly side-lighted in the fact that out of 18 sermons 8 were by life men, the only line represented by more than one speaker. The names of these men follow: Graham C. Wells, general agent, Provident Life and Trust at Pittsburg; H. D. W. English, general agent, Berkshire Life at Pittsburg; W. R. Malone, president of the Postal Life; Dr. F. C. Wells, president of the American Medical Directors' Association; Winslow Russell, agency manager, Phoenix Mutual; J. J. Jackson, general manager, Aetna Life at Cleveland; Courtney Barber, general agent, The Equitable Life Assurance Society, Chicago; and T. C. Rice-Wray, manager, The Pacific Mutual Life, Detroit.

### The Official Opening

The official opening of the Congress occurred at 9 o'clock, Monday morning in Arcadia Hall. Mr. Barrett acted as chairman and after the invocation and other introductory speeches, the President of the United States was introduced. Much enthusiasm greeted him and all through his address, which was a message of peace, outbursts of applause punctuated his pauses. He sounded a call to the business men of the world to respond to the new demands of salesmanship. In closing he said, "Lift your eyes to the horizon of business, and with the thought that you stand for the liber-

ties of mankind, sell your goods and try to convert the people to the principles of America." Among the important notes that the President sounded in his speech was that of late years we have become a credit nation instead of a debtor and our business of the future will be to finance the business of the world. This, he said, must be done with the proper spirit and mind.

"Salesmanship," he asserted, "must hereafter be touched with an ultimate enterprise throughout the globe. America will have to place her intelligence ahead of her goods. Salesmanship must take on an international atmosphere."

"The only way in which you can be sure you will be accepted is to be sure you have something worth taking. You must adapt yourself to the conditions."

Among other prominent speakers of the day's session were: Hugh Chalmers, president of the Chalmers Motor Co., and a member of the Carnegie Sales Research Bureau; Norval A. Hawkins, general sales manager of the Ford Motor Co., also a representative for his company as member of the same bureau; Arthur Brisbane, editor of the New York Evening Journal; and the Hon. William C. Redfield, secretary of commerce. Mr. Redfield's address proved of particular importance, as the essence of his talk was that our present prosperity was not in the nature of a war boom. This, if true, augurs well for the continued prosperity of Life Insurance.

### National President Woods Talks

On Tuesday, National President Woods delivered his address on Selling Schools, which will be reproduced in a later issue of the NEWS. W. H. Ingersoll of the famous Ingersoll watch company also talked, and speeches by several women were interesting for the viewpoints they brought out regarding the woman in selling.

Wednesday was the day of the separate sessions. Each line of importance with a representation large enough to hold an individual meeting was gathered together to consider the needs of its own particular branch of selling. Life Insurance was particularly well represented at its own meeting. At this session Mr. Woods told his audience of the vast wastage in salesmen in Life Insurance. The address is published in this issue. It was also decided by the agency officials attending this private session to appoint a committee to consider the scope and plan of a possible organization of agency managers, superintendents, etc. Such a movement has long been recommended as a remedy for the backward sales organization of Life Insurance. Winslow Russell was appointed to head this committee and a report will be made later, probably at the National Convention in St. Louis.

### The Results of the Clinic

This was followed by the report of the so-called clinic by Walter Dill Scott; that is, 25 sales managers had interviewed 25 men who were bona fide applicants for positions, and then these selections were compared with the tests and examinations made by Dr. Scott, which were taken to Pittsburg, checked up and recorded here. It was a most interesting thing and showed that men whose regular occupation is selecting salesmen vary much in their choice and that none agree except in a few instances. It also shows the need of having some basis upon which to select salesmen. They took the consensus of opinion and then compared it with the examinations and the man who was nearest to the average made 85 per cent. He was Professor Guy Montrose Whittle of one of the Western Universities. The next nearest man, with 82 per cent, was Mr. Marshall H. Butters of the National Treasurer's office.

Thursday was the final day of the Congress and following speeches by R. S. Vesey, former governor of Michigan, and others, the results of the business session was made known. Norval Hawkins was made president of the Congress which is to become a permanent organization. Bartley J. Doyle, Keystone Publishing Co., Philadelphia, was elected vice-president. Contributions were asked for to carry on the



work and immediately 72 pledges of \$500 each were tendered. "Service" was adopted as the organization motto and a constitution was adopted. Chicago, Philadelphia, Cleveland, and Detroit were suggested as possible meeting places for next year and a committee was appointed to consider the matter. Then the first World's Sales Congress adjourned.

#### Winslow Russell Speaks

One of the most important addresses made by life men at the Congress was that of Winslow Russell, on how the salesman may be better trained. No industry or profession, he said, could long stand up under methods not based upon the rigid selection and careful guidance under trained and expert instructors. This is an age of efficiency, he maintained, the period of all periods for standardization and the great problem of all industry is the human problem.

Extracts from his address follow:

"Many professions have long pointed the way to us. The lawyer, the physician and the clergyman have long, tedious years of preparation and then must pass the highest tests before they may practice in their profession.

"The past methods employed in the selection and training of salesmen would have long ago wrecked any one of the three professions mentioned. The executive and manufacturing branches of industry have required quality brains for years. The selling branch—the most important in the long run—has in many instances been left to run itself, getting its brain in most instances by accident rather than by choice.

"It is probable that the 'hire and fire' percentage has been far greater in selling than in any other branch of the business. There is an enormous wastage to be corrected.

\* \* \*

"Again—a vital question involved is the sort of a teacher the salesman is to have—and back of that the sort of men who select the teacher. The real problem or training is fairly easy of solution with these other questions solved.

\* \* \*

"We are coming to see the pressing needs of standardized methods of training salesmen. Assuming that greater care will some day be used in selecting men for the selling end of the business, the initial quality will of course advance and will thus aid greatly in the solution of the training question.

"Taking perhaps the important branch of selling life insurance. It deals with futures more than any other business in the world. If rightly placed—insurance is one of the foundations of society. If wrongly presented—its wastage may bring calamity not only to individuals but to communities and might play an important part in the unsettlement of national business.

\* \* \*

"Here is a great opportunity. The selling force, poorly trained, can undo all the mathematics of the actuary, and it is also a fact that no actuary or actuarial organization can stem the tide of lapsation, and cash and loan value demands, while the selling branch continues to misuse—through lack of training—the fundamentals upon which the policy of insurance is placed.

\* \* \*

"No business other than insurance could have stood the waste occasioned by unstandardized methods of selecting and training of its sales force.

"The combined analysis of the number of men engaged; who are selected; how they are chosen; and what they receive in the way of training are all simple questions to get at when we see the importance of these questions as they affect the whole business. Then and only then will we find a solution. Individual companies may tackle the problem and try to solve it alone. It will be immeasurably easier when together we frankly

face the problem, and meet it for the good of all companies, which means service to society."

Other speakers from the life insurance profession at the regular sessions of the Congress were: T. C. Rice-Wray, Mrs. Florence Shaal, manager of the Women's department of the Equitable at Boston; Walter Dill Scott, newly appointed head of the Research Bureau; A. Gordon Ramsay, of the Canada Life, on the influence of the wife upon the salesman; I. Miller Hamilton, president of the Federal Life, the selection of salesmen; A. F. Sheldon, the further evolution of life insurance; H. E. Aldrich, superintendent of agents of the Equitable of Iowa, on the qualifications of good agents; and F. C. Henderschott of New York, on service to the policy-holder.



#### DETROIT BODY DINES FRATERNITY

Among the many entertainments and banquets taking place in Detroit during the week of the World's Sales Congress was the luncheon for visiting life insurance officials and agents. The affair, held at the Detroit Athletic Club, was given by the Detroit association. Ernest W. Owen, president of the body, acted as toastmaster and many prominent company officials and members of the National Association responded to the toasts. It has been said by one of the guests, that the luncheon reminded one of a meeting of the National Association. The guests numbered about 150.

National President Woods was the principal speaker of the occasion. Life insurance, asserted Mr. Woods, though one of the greatest businesses in the world, has always accepted the cullings of men for that high calling, whereas every other successful calling has selected its men from the highest class of material obtainable. The speaker also said that life insurance for all of its high organization had never moved towards efficiency in selecting salesmen; that most life companies really had no sales organizations in the accepted sense of the word; that certain words peculiar to the business such as a premium, policy, etc., should be eliminated. Mr. Woods also affirmed that the time was now ripe for an organization of agency managers of various companies for the studying and remedying of the many faults of the selling system of this profession. The speaker in supporting this move, put the question to his hearers: "Who is the sales manager for blank life insurance company? Who is the sales manager for the Ford Automobile Company? As a matter of fact in most companies, there is no such thing as a sales manager. How can we as life insurance men expect to show the results of other large concerns with their system of organization along selling lines when we haven't anything to compare with their system?"

"Again—would you advise a man earning \$15,000 a year in some other business to go into the life insurance business? Faith of insurance men themselves in their business seems to be lacking—they do not seem to believe that it is possible for a man to achieve the high success in the business of life insurance that is possible in other lines. The sales end of life insurance is the most important part of that business and yet it is the least understood. To quote Hugh Chalmers—'Why is it that a man selling life insurance—representing one of the greatest businesses in the world is not openly received by most business men?'

"Life insurance companies have the machinery for determining who and what makes a life insurance salesman, just as they have the machinery for determining what makes a good risk for a policy contract—life insurance companies should take the lead in this work of finding out and using the best methods of securing and training men."

Other speakers at the luncheon were: former President of the National Association, Charles Jerome Edwards; Robert Junkin, I. M. Hamilton, W. S. Weld, W. B. Taylor, A. Gordon Ramsay, J. W. Simson, and Winslow Russell.

Among those present were: Philip Burnet, president, Continental Life; S. A. Foster, vice-president and secretary,

(Continued on page 24)



## GROWING ETHICAL ATTITUDE IS MANIFESTED AT N. E. CONGRESS

Addresses All Point Increasing Respect for Profession—Collett Cup Won in 3 Minutes—200  
Persons in Attendance

With ideal June weather favoring the event, the third annual New England Congress was held June 14 at the beautiful Pomham Club, overlooking Narragansett Bay, at Providence, R. I. It was unquestionably the most brilliant affair of its kind that New England has yet held, but particularly noteworthy was the growing ethical attitude towards the profession that was manifested in the addresses. It portrayed the increasing conviction of those connected with life insurance that the work of the underwriter must include more selection and training. About 200 persons attended the gathering.

Among those present who attracted attention were the members of the New England Women's Life Underwriters' Association, headed by Mrs. Florence Shaal, president of the body. There were nineteen of this association present, and each is a successful writer and student.

From early forenoon, when the guests began to arrive, until noon, the time was given over to golfing, sailing and other sports. At 12 o'clock luncheon was served, and following this the business session convened.

### The First Session Convenes

The Congress was called to order promptly at 1.30 by A. S. Brown, president of the Boston association. Mr. Brown, who presided during the entire time of the meeting, was introduced by George H. Collett, president of the Rhode Island association. In a few brief words of welcome, he expressed his pleasure at coming face to face with the members of so many different associations, and said that it was his belief that success in the life insurance business depended largely upon getting together for mutual improvement and protection.

W. H. P. Faunce, president of Brown University and the first speaker of the afternoon, was introduced amid prolonged cheers from his audience. His address was inspirational—so distinctly American in character, that he was applauded enthusiastically at every pause.

Referring to the season as his busy one—he was getting ready for Commencement—he said he was preparing to receive the next President of the United States, Charles Evans Hughes. This remark called forth wild enthusiasm.

President Faunce said in part:

"I believe it must be apparent to every thinking person that the people of to-day do not give careful enough thought to what lies below the surface of some of the words that are in the mouths of our people to-day. They are great, great words, whose meaning we often fail to understand.

"Now this afternoon I am going to consider briefly a few of these words—words which we all must properly and fully understand if we are to make our lives a success. I will take four words which we hear everywhere and yet I venture to say that most Americans have failed to get under the surface of them at all. These words are—Success, Conservation, Efficiency, Preparedness. Now take this word success, which we have heard about and have thought we have known about since our childhood days. It is a great word, but to-day is more often used to describe the possession of material wealth than in its true sense. The fact has almost been lost sight of that success means public service, and not simply lining one's pockets.

"Conservation is another word the meaning of which is being borne home to us every day. We have come to realize that we have been a reckless people and to learn that we must conserve our resources if we are to be truly successful. And we have come to know that our primary resources are after all the men, women and chil-

dren of this country—and it is their lives and health that we must conserve if we would progress to be the great nation which we ought to be. In this matter of conservation of health and life the insurance man must play a large part, and it is his duty to render to his fellows honest service in the work of conserving these best natural resources of America.

"We now come to the third word—Efficiency. I can give the true meaning of this word in no better way than to say it means the application of common sense. The efficient man is the big man. And the bigger the man the more efficient he will be. We never find the big man hurried or without time to attend to his work. He has learned to organize his life along scientific lines. He has learned not to struggle harder but to think more intelligently—to attack his problems intelligently to get the best possible returns for the minimum expenditure of his time and strength. And that is what we must do if we are to succeed. We must learn to organize our lives along the lines of the highest intelligence, and if we will do this we will find that we can do fifty per cent more work with less fatigue than formerly.

"Preparedness is another word of which we hear much these days. It is a big word and means everything to us—as individuals and as a nation. It is a word we should study that we may bring what it stands for into our daily living, that we may be ever ready to meet the problems that are constantly arising with efficiency, that we may be enabled to win true success—and that is the rendering of service to our fellow men."

### National Vice-President Priddy Speaks

National Vice-President Priddy was the next man to address the body, and from the start he had his audience on the edge of their chairs. According to the program, his talk was, "How to do it," and taking for his examples the feats accomplished in the New York association, he told them how. In the past, he said, there had been some misapprehension regarding the attitude of his own company toward the National Association, but this attitude had changed and the future would see more and more men of that company joining the association. He then went on to relate of his beginning of the fight to cause the withdrawal from the market of the so-called cut rate policies. How he began this movement with the fight to have the "20 per cent commission special" of his own company withdrawn; how the battle was continued until to-day notices of the abandonment of these policies were steadily appearing; proved of extraordinary interest to his hearers. His reason, he stated, for being so firm in this matter was that if he did not offer his clients this type of policy he was unfair to them, and if he did the policy did not pay him a reasonable commission. The amending of Section 97 of the Insurance Laws of the State of New York has really been accomplished, he affirmed, through the co-operation of every company doing business in this State. Similar amendments will be introduced in the Legislature of all States next year.

### The Uniform License Law Question

Discussing the question of the uniform license law, the speaker quoted from the Vermont agents' law, which he considers a model. This statute requires a licensee to hold himself in good faith as an insurance agent. This subject brought the National Vice-President around to consideration of the part-timer. "Now don't misunderstand me," he said. "I am not in favor of doing away with part-timers in rural communities, where I believe they have a legitimate field of operation, but I am most emphatically in favor of doing away with them in large cities." He also announced himself as in favor of the probationary license, and following this, related the story of a \$65,000 case of twisting that came to his attention as president of the New York association. Other accomplishments of the New York association, he said, were the suppression of the alleged cartoons of the press de-



riding life insurance, and the cancellation of the licenses of clerks in large corporations.

"We are trying to make the life insurance business a better business for the bona-fide agent," Mr. Priddy asserted, "and I believe that is what all you men here to-day are after. But if you are going to accomplish this we have got to have a back-bone instead of a wish-bone. If we don't want these parasites and side-liners in the business we are the men who must take steps to get them out and keep them out. The poor agent does more harm in one hour than you and I can undo in a week. \* What we want in this business of ours is men of integrity and character—men who will stand up and fight for what they believe is right."

Referring to the St. Louis bank advertising of life insurance, the speaker said, "this kind of advertising makes men stop and think, and that is what we want. Appeal to self-interest. If you want to make a living by selling life insurance, join the live life insurance agents of the country in educating the people to buy life insurance. It may be hard to sell now, but when it is properly advertised it will be the easiest thing in the world to market. Nothing happens without an effort, and it is up to the life men of this country to make the effort that will bring home to the people in a convincing manner the big part life insurance ought to play in their lives."

The climax of Mr. Priddy's talk came when he urged his hearers to go back to their local associations and be live wires, to fight for what they knew they should fight for, and the results would follow.

#### National President Woods—the Last Speaker

National President Woods, the last speaker of the afternoon, followed the National Vice-President with a talk, the essence of which was "Salesmanship." Stating that vocational training was as yet new, that the oldest technological school in America is only fifty-one years old, the oldest law school was only established in 1821, he said that the matter of selecting persons is of more recent origin. Men used to adopt a profession, he remarked, because they thought they were fitted for it, but the time is coming when an institution will not take a man unless he shows special qualifications for it. The speaker then related a pathetic incident of how thirty colored girls in Pittsburg schools are learning stenography when neither a colored nor a white man will employ them. The question of fitness, he asserted, is more important of life insurance than in any other profession.

The National President then went on to relate how one large company was considering founding a school for salesmen, as it now takes three months before they can ascertain whether the agent will be competent or not.

"I have been endeavoring to find out the wastage among the life insurance agents," he said. "Last year 186,000 men licensed in the United States. They represent 125,000 people, because people are being constantly hired and fired. Last year companies hired 60,000 men who went out in a year. It is discouraging to think of the effect of that on your business and mine."

"They all have friends. These friends and relatives blame the business for the failure, not the man. If every agent who failed saw five men, that would make 300,000 persons who gave life insurance a black eye. Now if each one of these 60,000 failures saw fifty men before they quit, that would make 3,000,000 people who were made gun-shy of life insurance. These failures cost the companies at least \$6,000,000 a year, a dead loss."

#### Remedying the Condition

That the recently established Research Bureau at Carnegie Tech is about the only method of ameliorating the condition, and that this is proven by the statistics of the seventy-six life insurance courses in different colleges, was pointed out by the speaker. Graduates from these schools as a whole are achieving excellent results.

The session closed with the presentation of a silver cup to the man making the best three-minute solicitation talk. The

cup was the gift of G. H. Collett, and was won by C. C. Gilman of Boston. The Congress came to a close after enjoying a real Rhode Island clambake down on the shore.

Following is the prize-winning talk of Mr. Gilman:

"The principal thing in inducing people to sign an application is for the agent to use common sense in talking to the prospect. I do not solicit strangers, but make it a point to know about a man's affairs and personality before I interview him. I understand his frame of mind."

"I called upon a man recently whose mother was critically ill and who was expecting a message any moment telling of her death. I extended my sympathy. Three days later I called, and one would think that this man would be anything but a fit subject to tackle for life insurance. Yet, I did so. He was shocked, grieved, a little bit angry. But I followed it right up."

"Your mother has worked hard," I said. "You have just reached a position where you could have made life worth living for her, when she has been taken away. You have often told me how hard she had to struggle. Now, sir, would you want your wife to go through the same experience if you should suddenly pass away?" He decided I was right.

"The other day I called upon a man who told me of his prosperity. He had several automobiles the merits of which he explained at considerable length. He told me he had a comfortable account in a national bank."

"Give me a check for \$125 on that bank," I told him. "If you die now with \$125 in that bank it means that your estate will have \$125 to its credit. If you give me check for \$125 there will be that much less in the national bank carrying your account, but if you die there will be \$5,000 for your estate in the life insurance company."



#### SOUTH AFRICAN AGENTS FORM

It is probable that any Rand & McNally map of the world would include Africa, and probably too, any one of them would point the location of Johannesburg. But aside from the fact that Col. Roosevelt once visited the continent, or that Johannesburg was besieged in the Boer War, neither name has ever meant much to us.

To-day Life Association men should begin to take a warm interest in both for there has been formed the LIFE INSURANCE AGENTS' ASSOCIATION OF SOUTH AFRICA, with a temporary head office in Johannesburg.

It will be remembered that H. S. Bishop, of the South African Mutual Life Assurance Society, visited, some time ago, this country, and while here became interested in and studied the aims and methods of the National Association. Mr. Bishop went home enthused with the idea of planting such a seed in his own country—the seed which to-day has germinated.

A provisional committee has been formed, consisting of: R. Catterall (Chairman); H. S. Bishop (Hon. Treasurer); G. Cawood Hobson, F. A. Dowdle, A. Klagsbrun, J. Myers, Wm. Paterson Simpson, J. M. Terwogt (Hon. Secretary), J. Wineburg; and others are said to have been nominated. 20 members have been enrolled up to the present time.



#### BLAZE YOUR OWN WAY

It is well enough to get a line on everybody's way to write business, but the man who after knowing all other ways can blaze a new and better one for himself, is the man who will be certain to get the best of the game. Originality is the biggest Ad any man can put out. It attracts attention every time—makes people talk and wonder—and we all know that attention is the first essential to getting anything. Slam in on a new way now and then, if it doesn't prove better than your old one it will at least give you food for thought—maybe start you on the road to discovery of the very best way in all the world to write life insurance.—*The International Lifeman.*



## STATE-WIDE MEMBERSHIP CAMPAIGN INAUGURATED AT GEORGIA CONGRESS

### Prominent Men Address Gathering—Formation of State Body Discussed—Attendance Exceptional

Growing out of a discussion, "What Can We Best Do to Gather in and Cement Together All of the Life Underwriters of Georgia?" at the second annual convention of Georgia life men, held June 24, at Tybee Island, an intensive campaign for members, which will extend to every city and town in Georgia, has begun. Both in educational and entertainment features the meeting was a complete success. The gathering was in charge of the Savannah men.

The convention convened Saturday morning with Aaron Ferst, president of the Savannah association, presiding. Mr. Ferst, after pointing out the object of the meeting, introduced H. M. Willet, former president of the National Association, who then took the chair as permanent chairman. Mr. Willet chose for the subject of his address "The Greatest Thing in the World." Beginning with the premise that the greatest question for ages had been "What is the supreme object of a desire?" and that the answer until of late years had been faith, when the distinguished preacher and teacher, Henry Drummond, had called love the chief virtue, the speaker said in part:

#### Former President Willet's Speech in Part

"The National Association of Life Underwriters has adopted as its motto the title of Drummond's book, 'The Greatest Thing in the World.' President Woods expressed the idea when he recently said that life insurance is the capitalization of love triumphant, and that it exists because men love their wives, their children, their boys, their girls. This is the real spirit of life insurance, and it should energize us to do what we can to hasten the day when every valuable life shall be adequately protected by insurance.

"We are accustomed to think of America as a country of vast wealth. Recent statistics gave the amount as approximately one hundred and seventy-five billion dollars—a sum larger than the combined wealth of Great Britain, Germany and France. And yet there is another side to the picture. Only one-third of this country's wage earning families have savings bank accounts. Eight million women of America must work for their living. Half of these are widows, nine-tenths of whom lack the common necessities of life. It is an unpleasant fact that nineteen persons out of twenty fail to make provision for old age. Of the one hundred million people in this country, only three hundred and fifty thousand—or less than half of one per cent.—report incomes in excess of \$2,500 a year.

#### America Leads in Life Insurance

"There is, however, encouragement for us in the thought that America, more than any other country in the world, had realized the value of life insurance. We lead the world in the number and amount of policies of insurance carried on the lives of our citizens. With something of pride we point to the twenty-five millions of policyholders, who are insured for \$23,000,000,000, and yet our pride is somewhat humbled when we realize that the average policy is less than \$1,000. While the annual income of the country is \$36,000,000,000, only \$750,000,000, or less than 2 per cent., is invested in life insurance.

"Life insurance is coming to be regarded by the American public as the most certain and practical way of accumulating an estate. While there are many methods of saving that are good, life insurance, in some respects, surpasses them all and is justly entitled to be called the institution of systematic thrift.

"There is Scriptural warrant for our business, for we

are told in Holy Writ that 'He that provideth not for his own is worse than an infidel.' Aside, therefore, from matters of the spirit, we are indeed justified in characterizing life insurance as 'The Greatest Thing in the World.'

"Benjamin H. Hill, one of Georgia's most illustrious sons, once uttered this noble sentiment: 'Who saves his country saves all things, and all things saved will bless him; who lets his country die lets all things die, and all things dying curse him.'

"The most valuable asset of this nation is the life and health of its citizens. In striving to conserve the life and protect the homes of our people, we are rendering the greatest possible service to our country."

Following the first speaker, Judge A. H. MacDonell, referee in bankruptcy of the United States Court, addressed the gathering. Frankly admitting that life insurance was one of the greatest institutions of the age, and praising the solicitor who is constantly working in the interests of humanity, he talked on life insurance as it appeared to the superficial observer. He spoke of the policy contract as being both equitable and fair to the company and the holder, and in concluding referred to the underwriters as among the highest class of this country's citizens.

#### A. C. Newell of Atlanta Speaks

A. C. Newell of Atlanta was the next to speak. For his topic he took "The Value of Co-operation." Mr. Newell has rendered much aid to the association and its movements in this section of the country, and consequently was thoroughly able to handle his subject in an interesting manner.

Significant extracts from his speech follow:

"My text can be found in Hebrews XIII-1, 'Let brotherly love continue'—or, freely translated, 'Let co-operation have full sway.'

"This injunction, while primarily not designated for life insurance men, applies now with peculiar force. During the past year, or rather since the first State-wide meeting in Macon last October, notable progress has been made in advancing the cause of life insurance in Georgia. To-day marks another step in that advance. It does not require the eye of a prophet to see that within a short while the 2,800 men in our State, who represent the second largest business in existence, will be bound together by a common tie for the education of the public, for the uplift of their own calling and for advancing the cause of what we have appropriately denominated 'The greatest thing in the world.'

#### A New Type of Man Being Created

"Days of unfair competition, of discord and detraction, of suspicion as to the motive of the agent and of distrust as to the company, will, I am convinced, be put into the past. You men gathered here are creating a new type in Georgia. You are bringing forth higher standards. Instead of the erstwhile derelict, with his hat in his hand, slouching and self-apologetic, whose sole thought was the commission he could earn, is coming a man, clear-eyed with the vision of his high calling, confident that he is performing a social as well as an individual service of great value; shot through with enthusiasm for his life work, and standing with outstretched hand to his fellow agent as a co-worker in a great cause."

\* \* \* \*

"But for the efforts of our association, I do not think it is an overstatement of fact to say that the field work of the life insurance man would have remained in the chaotic and almost disreputable state which existed prior to the cataclysm in 1905. And, by the way, it was the work of the association which enabled us to maintain a living wage for the life insurance man, rather than a parsimonious, peanut hand-out, which, for a brief period, no less a person than the former Justice Charles E. Hughes, then Governor of New York, thought we ought to have."

\* \* \* \*

"It is my opinion that the great increase in the volume of new paid-for life insurance can be in a large measure at-



tributed to the appreciation of the companies of the value of the spirit of co-operation. The volume of new business written last year was greater than ever before; the ordinary issues paid for exceeding \$2,636,000,000. The amount of outstanding insurance increased by \$809,000,000, not including industrial, so that the total business now on the books of the companies is \$18,837,491,235, ordinary, and \$4,388,950,222, industrial, making a grand total of life insurance protection of \$22,725,541,547."

John M. Harrison, secretary of the Georgia Federation, was the next speaker. Due to the increasing feeling of need among insurance men for a united body, he talked on "Preparedness," and outlined many cases where the men of all branches of insurance might work together.

A discussion of the formation of a State body closed the morning session, and it was decided to appoint W. J. Harty, Aaron Ferst, R. F. Shedden, A. C. Newell and W. E. Hawkins to draft a resolution in regard to the matter.

Following a luncheon held in the main dining-room of the Hotel Tybee, the congress reconvened for the afternoon session. A general discussion of the subject, "What Can We Best Do to Gather in and Cement Together All of the Life Underwriters of Georgia?" was the feature of the afternoon. Julian Schley of Savannah opened the discussion with a strong appeal for co-operation between the men of all of the cities represented at the meeting. The sentiment was seconded by others who followed the first speaker.

The concluding event of the congress came when Chairman Harty of the resolution committee presented the plan of this committee to form a State-wide organization. In accordance with the plan, efforts will be made to secure as members agents outside of Atlanta, Augusta, Macon and Savannah. They will be offered the non-resident membership privilege and in this way will secure full rights of resident members without paying resident dues. It is expected that 500 new members can be secured in this way before the end of the year.

The plan met with the unanimous support of the body, and former National President Willet will head the campaign.

Do not demand success of any occupation, any calling, command success.—*Silent Partner.*

### THE MEMBERSHIP CONTEST

The race for new members is on. "10,000 by September, is the slogan." Results will be made known at the St. Louis Convention.

The following list of associations have notified the corresponding secretary that they have filled their assigned quotas.

#### THE MIDDLE EASTERN DISTRICT

- \*Cleveland Life U-W Assn., Cleveland, Ohio. 1915 membership, 100. Quota 60.
- \*Lima Assn. Life U-W, Lima, Ohio. 1915 membership, 10. Quota 10.
- \*Youngstown Life U-W Assn., Youngstown, Ohio. 1915 membership, 24. Quota 20.
- \*Kanawha Assn. Life U-W, Charleston, West Va. 1915 membership, 13. Quota 13.

#### THE METROPOLITAN DISTRICT

- \*Capital Dist. Life U-W Assn., Albany, N. Y. 1915 membership, 42. Quota 25.
- \*Central Pennsylvania Assn. Life U-W, Harrisburg, Pa. 1915 membership, 34. Quota 17.

#### THE WESTERN DISTRICT

- \*Life U-W Assn. of North Western Montana, Missoula, Mont., 1915 membership, 12. Quota 8. Chairman Membership Committee.

#### THE CENTRAL DISTRICT

- \*South Dakota Life U-W Assn., Sioux Falls, S. D. 1915 membership, 11. Quota 10.

#### THE SOUTHEASTERN DISTRICT

- \*Knoxville Assn. Life U-W, Knoxville, Tenn. 1915 membership, 23. Quota 20.
- \*Nashville Assn. Life U-W, Nashville, Tenn. 1915 membership, 12. Quota 12.
- \*North Carolina Assn. Life U-W, Raleigh, N. C. 1915 membership, 17. Quota 15.
- \*South Carolina Life U-W Assn., Columbia, S. C. 1915 membership, 29. Quota 20.

## FOUNDING OF SALES RESEARCH BUREAU OPENS UP NEW CHAPTER IN ECONOMICS

To Revolutionize Selling Methods and Costs, and to Study Distribution of Products, the Aims of the Bureau

The establishment of the Carnegie Bureau of Salesmanship has been referred to elsewhere in this issue of the NEWS as "the crowning achievement of Mr. Woods' career as president of the National Association." It is a high encomium, but deserved, for by the act the National President, in co-operation with the National Association, has placed the heretofore puerile selling methods of life insurance, at least, in the adolescent stage.

It was briefly stated in the June issue that this project had its inception at a meeting called by its founder in Pittsburgh. This meeting, which gives promise of going down in the annals of Salesmanship as one of the most progressive steps of its kind ever instituted, was held May 25, at the Duquesne Club.

Following are the minutes of this initial gathering:

This meeting was called by Mr. Edward A. Woods for the purpose of completing the organization of the Bureau of Salesmanship Research. It was attended by the following representatives of concerns, which had expressed a wish to unite in this joint study of best methods of selecting and training salesmen:

John McLeod, Assistant to the President of Carnegie Steel Co.; E. Steytler, General Manager of Sales, Pittsburgh Steel Co.; Wm. J. Graham, Equitable Life Assurance Society, New York; Wm. E. Evans, Vice-President of the Armstrong Cork Co.; A. W. Saxe, Pittsburgh Manager of Burroughs Adding Machine Co.; Chas. Robbins, Assistant to Sales Manager, and C. R. Dooley, Manager of Educational Department, of Westinghouse Electric and Manufacturing Company; Captain Chas. W. Brown, President, Pittsburgh Plate Glass Company; Eli Lilly, Vice-President, and W. A. Caperton, Sales Manager, Eli Lilly & Company, Indianapolis; E. R. Putnam, Pittsburgh Manager of the Phoenix Mutual Life Insurance Company; Edw. A. Woods and A. E. Patterson, of the Edward A. Woods Agency, Pittsburgh; Dr. A. A. Hamerschlag, Director of the Carnegie Institute of Technology; Dr. W. V. Bingham, Carnegie Institute of Technology.

Mr. Woods acted as temporary chairman, and presented a brief statement regarding the origin and plans of the proposed Bureau, describing it as a kind of human laboratory in which the co-operating members could have tested for them methods of finding, choosing and training salesmen, and methods in other co-ordinate branches of salesmanship. The Bureau, he said, would also serve as a clearing house for information whereby the experience of leading concerns in the country would be available to each other. The methods now being utilized by some of these foremost organizations could be tested, improved, and made available for others desiring to use methods of selection more economical than those of expensive employment and failure.

#### Constitution Adopted

A suggested form of constitution was discussed, article by article, and finally adopted by unanimous vote in the following form:

#### ARTICLE I. Object.

The Bureau of Salesmanship Research is established for the purpose of reducing the cost of selling through a co-operative study of the best methods of employing and training salesmen.

#### ARTICLE II. Membership.

Membership in the Bureau is limited to large business concerns who maintain strong and progressive sales organizations. The number of members is limited to thirty. Each member pays \$500 yearly toward the expense of the research work of the Bureau, and agrees to contribute



to the common fund of information the results of its experience in the selection and education of its sales employes.

Each member designates one of its officials as its representative in all matters affecting the Bureau. These thirty representatives constitute the Board of Co-operating Members.

#### ARTICLE III. Officers.

The Board of Co-operating Members shall select annually the following officers, who shall perform the usual duties attaching to these offices:

1. Chairman of the Board
2. Executive Secretary
3. Treasurer
4. Director of the Bureau
5. Executive Committee of the Board

The Executive Committee shall consist of seven members, including the Chairman and the Secretary. It shall decide all matters of policy and pass upon all expenditures of funds not explicitly covered by the action of the Board as a whole.

#### ARTICLE IV. Scientific Staff.

The actual research work of the Bureau shall be carried forward by a group of scientists, research fellows and assistants, guided by the Director of the Bureau. Members may refer to this scientific staff any problem germane to the purposes of the Bureau, or they may delegate members of their own organizations to work at these problems under the supervision of the officers of the Bureau.

#### ARTICLE V. Amendments.

Amendments to this Constitution must be adopted by a two-thirds vote of the members present at a meeting of the Board; and no amendment is to be voted upon at such a meeting unless it has been previously submitted to each of the members.

#### Election of Officers

Election of officers resulted as follows: Chairman of the Board, Edward A. Woods; Executive Secretary, W. V. Bingham; Treasurer, Union Trust Company of Pittsburg; Director of Bureau, Walter Dill Scott; Executive Committee of the Bureau: Wallace H. Rowe, Norval A. Hawkins, S. L. Nicholson, the Chairman, and the Executive Secretary, ex-officio members.

It was voted to leave the two additional appointments to the Executive Committee in the hands of the Committee, with power, subject to the restriction that the additional members should be selected from territory other than Pittsburg.

It was also voted to authorize the Executive Committee to engage Dr. Scott as Director for the ensuing year, and to expend such sums as should be deemed necessary for research assistants, and for the services of a "salesmanship engineer" or specialist in sales methods, if the right person for such an appointment can be found.

According to the constitution each of the co-operating firms is represented on the Board of Co-operating Members by one of its officers. It was voted to authorize each concern to name also one or more Associate Members who would have the full privilege of attendance upon all meetings and conferences.

Much informal discussion was devoted to the question as to what concerns should be selected to fill the places remaining in the Board of Co-operating Members. It was decided that two principles should guide in this selection: first, that concerns doing national or international business would be preferable; second, that the concerns should be chosen with view to having all varieties of typical methods of marketing represented.

The meeting adjourned after brief remarks by Director Hamerschlag regarding the attitude of the Carnegie Institute of Technology in undertaking the work requested by the organizers of the Bureau. "They need

not expect," he said, "immediate cash returns on their investment; since such a fundamental study requires time. They may look for some immediate value, perhaps, from the Bureau as a center for the interchange of ideas; but the School will be interested solely in the long, steady research which will eventually put our knowledge of salesmanship on a broad and solid basis."

#### The Headquarters of the Bureau

The headquarters of the Bureau will be at the Carnegie Institute of Technology in Pittsburg, which has from its outset made vocational training its first aim. From this center constant contact with the Co-operating Members will be maintained not only by bulletins and correspondence, but by visits of the staff to the Co-operating Members. The Carnegie Institute of Technology will furnish offices, technical laboratory facilities, and its complete and growing equipment of the best psychological apparatus for making mental tests. Special quarters for the Bureau are being provided in a new building to be erected during the coming year.

To quote the prospectus of the bureau:

"It has been founded for the purpose of getting a broader basis of established fact, for use in improving present methods of selecting and training salesmen and improving sales methods. This is to be done by

- (a) Collecting and systematizing information regarding methods now used by these successful selling organizations in the employment and training of salesmen, and in related phases of selling, such as advertising, circularizing, organizing selling campaigns, and so on;
- (b) Analyzing the mental and personal traits that are found to be characteristic of highly successful salesmen in contrast to moderately successful and unsuccessful salesmen, using for this purpose the methods of experimental and statistical psychology, together with the data obtained from experienced sales managers;
- (c) Carrying forward actual experiments in the selection and training of salesmen, in co-operation with sales managers and employment managers, enough of whom have already placed their sales organizations and records at the service of the Bureau to insure the necessary data for checking the results of the studies made;
- (d) Making available the results of these researches through the medium of bulletins, trade journals, scientific journals and books; and, eventually through courses of instruction in salesmanship, with special opportunities for sales managers to study methods of selecting and training salesmen.

"The largest single item of loss to-day is not found in the processes of manufacture. It is found in the injury to business where good territory is covered by incompetent salesmen. To reduce by a small amount the proportion of incapable salesmen who are hired each year would effect a considerable reduction in this wastage. It would also mean a saving in the cost of hiring and training the sales force. The expense of employing and breaking in a first-class salesman has been variously estimated by sales managers at amounts ranging from small sums up to \$5,000. How to reduce this expense and to diminish the losses due to a partially inefficient and ever shifting sales force is the first problem to be attacked.

#### To Study Co-operating Organizations

"The Bureau will first make a study of the sales organizations of the Co-operating Members, to learn the best methods now employed in finding, selecting, training and supervising salesmen. The Bureau will also carry on experiments in the selection of salesmen, using the best methods commonly employed, and also certain psychological tests which have already proved valuable for this purpose. The Bureau is fortunate in having secured as director of these experiments Dr. Scott, who has made a special study of the selection of salesmen,



and who is now using with excellent results the mental tests referred to in choosing salesmen for the Goodyear Rubber Company, the American Tobacco Company, Hart, Schaffner and Marx, and several other large selling organizations.

"In rating applicants, their performance in the mental tests will be compared with their relative ability as estimated by employment managers. Then both the tests and the managers' estimates will be checked by following the records of actual success or failure made later on by the salesmen employed. These practical experiments will furnish a basis for still further improving the psychological tests. They will at the same time furnish a means of measuring the skill of employment managers in picking the best men.

"It is felt that the Bureau will justify itself if it improves even in a small measure the sifting process used to eliminate at the start those unfitted to be successful salesmen, instead of eliminating them after expensive trial.

"While the first object of the Bureau is properly research, its plan includes making the knowledge gained available for sales people and their employers. With this in view, it is expected that an intensive course in the selection of salesmen will be arranged at the Institute of Technology, to be open only to those selected by sales organizations to take the work or to those qualified for positions in their employment offices, and to graduate students who are prepared by their technical training in psychology and economics to carry on research in improving methods in this field. Graduates of this department will be available for employment by the Co-operating Members, who in time will thus bring into their organizations persons especially trained in the methods of selecting and training salesmen, as well as in sales methods.

"A function of the Bureau which it anticipates will be of immediate and growing importance is to act as a clearing-house for information in its technical field. Conferences between the sales managers of the Co-operating Members and the staff will be held, at which their experiences can be compared, sifted and crystallized.

"To gather together in one repository and to systematize the information about methods that have already proved successful in practice is one of the main purposes of the Bureau."

The organization aims high, yet considering the past achievements of Dr. Scott, the facilities it will be able to command, and the amount of material at hand for study, there remains no doubt as to what it will accomplish.

A complete list of its present Co-operating Members follows:

CHAIRMAN—Edward A Woods, President of  
The National Association of Life Underwriters  
Carnegie Steel Company,  
John McLeod, Assistant to the President,  
President, National Association of Corporation  
Schools  
Ford Motor Company,  
Norval A. Hawkins, Sales Manager  
The Equitable Life Assurance Society,  
William S. Taylor, Supt. of Agents  
Carnegie Institute of Technology,  
Arthur A. Hamerschlag, Director  
The Armstrong Cork Company, •  
C. D. Armstrong, President  
Metropolitan Life Insurance Company,  
George H. Gaston, Second Vice-President  
The H. J. Heinz Company,  
L. S. Dow, Sales Manager  
Westinghouse Electric & Manufacturing Company,  
S. L. Nicholson, Sales Manager  
Phoenix Mutual Life Insurance Company,  
Winslow Russell, Agency Manager  
Prudential Life Insurance Company,

(Continued on page 23)

## STANDING COMMITTEES, 1915-1916

### COMMITTEE ON TAXATION

LAWRENCE PRIDY, Chairman,  
149 Broadway, New York City.  
JOHN L. SHUFF, Cincinnati, Ohio.  
JOHN DOLPH, Washington, D. C.

### COMMITTEE ON EDUCATION AND CONSERVATION

HUGH M. WILLET, Chairman,  
Fourth Natl. Bank Bldg., Atlanta, Ga.  
NEIL D. SILLS, Richmond, Va.  
CHARLES W. SCOVILL, Pittsburgh, Pa.  
FRANK E. McMULLEN, Los Angeles, Cal.  
ERNEST J. CLARK, Baltimore, Md.

### COMMITTEE ON SCIENTIFIC SALESMANSHIP

ERNEST J. CLARK, Chairman,  
Calvert Bldg., Baltimore, Md.  
M. W. MACK, Cincinnati, Ohio.  
J. J. JACKSON, Cleveland, Ohio.

### COMMITTEE ON LAW AND LEGISLATION

HENRY J. POWELL, Chairman,  
Starks Bldg., Louisville, Ky.  
M. W. MACK, Cincinnati, Ohio.  
WILSON WILLIAMS, New Orleans, La.  
J. PUTNAM STEVENS, Portland, Me.  
WM. M. FUREY, Pittsburgh, Pa.

### COMMITTEE ON THE EXTENSION OF USE OF LIFE

#### INSURANCE FOR CREDIT

NEIL D. SILLS, Chairman,  
817 Mutual Bldg., Richmond, Va.

### COMMITTEE ON PUBLICATION

EDWARD A. WOODS, Chairman,  
Frick Bldg., Pittsburgh, Pa.  
ERNEST J. CLARK, Baltimore, Md.  
CHAS. JEROME EDWARDS, Brooklyn, N. Y.

### MEMBERSHIP COMMITTEE

WILLIAM D. MEAD, Chairman,  
557 Stuart Bldg., Seattle, Wash.  
ORVILLE THORP, Dallas, Texas.  
J. EDWARD MEYERS, Minneapolis, Minn.  
VERNON B. SWEET, Boston, Mass.  
S. H. DANIEL, Atlanta, Ga.  
WM. M. FUREY, Pittsburgh, Pa.

### ST. LOUIS CONVENTION COMMITTEE

WILLIAM KING, Chairman,  
Wright Bldg., St. Louis, Mo.  
W. A. SOMMERS, St. Louis, Mo.  
FRED N. CHENEY, St. Louis, Mo.  
GEORGE E. BLACK, St. Louis, Mo.  
JOHN W. ESTES, St. Louis, Mo.

### COMMITTEE ON SPEAKERS

EDWARD A. WOODS, Chairman,  
Frick Building, Pittsburgh, Pa.  
JOHN A. TORY, Toronto, Can.  
NEIL D. SILLS, Richmond, Va.  
FRANK E. McMULLEN, Los Angeles, Cal.  
JOHN DOLPH, Washington, D. C.

### COMMITTEE ON TOPICS

J. STANLEY EDWARDS, Chairman,  
Denver, Colo.  
J. K. VOSHELL, Baltimore, Md.  
WILSON WILLIAMS, New Orleans, La.

### COMMITTEE ON PRIZE ESSAY

HUBERT H. WARD, Chairman,  
Portland, Oregon.  
MAURICE H. STEARNS, Providence, R. I.  
W. A. R. BRUEHL, Cincinnati, Ohio.



(Continued from page 5)

on it waxed exceedingly hot. Finally the experienced woodsman stopped work, looked at the boy quizzically, and said not unkindly, "Listen, sonny, I don't mind your ridin' on this here saw, but if its all the same to you, I wish you'd keep your feet from draggin' on the ground."

#### A Department Head Put to the Test

One of my good friends and policyholders owns and manages a department store in Cleveland; he told me recently that one of the department heads in his establishment asked for more pay; he was assured that his request would be given consideration, and a few days later during a sale, some specially priced laces were piled at the end of the linen counter where the employee worked. Nothing was said to him about the laces, and he paid no attention to them. Neither did he get his promotion.

To the large proportion of younger men who are agency writers,—not managers or general agents,—to them particularly I want to make an application of this principle of margin in duty being the secret of promotion; I want each one of you younger men to find, enlist, and develop for your agency a new full-time man. All of our companies are looking for organizers to fill important managerships and general agencies. The surest road to such recognition and promotion is along the line suggested,—doing more than is expected or required of you. So will you prove that margin in duty is the secret of promotion.

Take the matter of honesty; you remember how in cutting timber from that woods lot, each family was careful to keep well back from the boundary line. Is the man whom you trust the one who lives close to the line of mere honesty, or the one who maintains a margin between his habits and the requirements of probity? You know the Indian gesture for the truth is a straight swift motion with the finger from the lips outward, and for a lie a zig zag gesture. Of Hiawatha and his friend it is written, "Straightway lay the path between them." When one has told the truth, one may run along and forget it, because if one needs to restate the matter, all that's necessary is to again tell the truth; whereas, if one lies about it, one must always remember just how it was told, so as to repeat it the same way. Any of us can afford, if necessary, to be opposed, disliked, or even defeated. None of us can afford to be doubted.

There is in Cleveland a lawyer, Mr. L——, whose customary tools are perjury and chicanery; what difference would it make if he should tell another lie? If President Wilson though, should tell a lie the moral consciousness of the nation would be shocked. Someone has said, "In proportion to excellence, compromise is impossible."

#### A Single Leak Sinks a Great Ship

A single leak sinks a great ship; a raft that is all leaks floats. In presenting our cases, let us not claim everything right up to the line, for fear our prospects may suspect us of going beyond the boundary. Let us leave something to the imagination. Let's maintain a margin between our claims and the actual facts,—because Margin in Honesty is the Secret of Confidence.

How about Margin in Character? One of my friends and policyholders in Cleveland is adjuster for a large public service corporation. His duties require him to be downtown at all hours of the day and night, so he lives within walking distance of the business section.

One night, or early morning, he was walking home when a police officer stopped him and said, "Frank, you ought not to be walking along the pavement next to those buildings this time of night; those door-ways and cellar-ways are where the hold-up men stick around. There's no traffic, so why don't you walk out here in the street away from danger?"

Let's you and I keep a margin between where we walk and the moral cellar-ways of life. If it were known tonight that your bridge down yonder across the Maumee were just strong enough to hold the traffic it would be closed. No bridge is safe unless it's more than safe. Each company represented

around this table is required by law to maintain a margin of surplus. As you and I call on big men, we always find them with their desks clear, and giving us the impression of having nothing to do. Outside the private office there may be an over-wrought, nervous secretary who never gets through, but the bigger the man, the wider the margin between his capacity and the requirements of his position. What is courtesy but the margin between the requirements of mere decency in conduct and a gracious attitude toward the world?

As you and I are using elevators, as we so frequently do, may not we from the heart, and not as an affectation, say, "Seven, please," or "Seven if you please," in asking for the seventh floor? May not you and I from the heart, and not in a forced, stilted fashion see our policy-holders and prospects on their birthday, with a bright red carnation, or a big red apple, or a cigar, or send a birthday card? It is not in my province to lay down rules for the guidance of you experienced men, but I may perchance suggest a principle which you may adopt and apply in the terms of your own individuality. Verily, margin in character is the secret of success.

#### Margin in Salesmanship

Now for the frosting on the cake,—margin in salesmanship. One of my good friends in Cleveland is sales manager, covering that territory for a large corporation having its headquarters in the East. One of the officials of the company who heads the sales organization has a farm near the city in which their main office is located. At this farm he gathers their sales managers; there is a lake in which they swim in the summer time and on which they skate in the winter time; there are tennis courts and golf links; and there are Jersey cattle.

My friend came back from one of these meetings a few years ago wearing a beautiful pin on his coat, bearing the letters K. F. C.; I asked him what they stood for. After a little hesitation he explained to me that his associates and he, while at this farm, had joined themselves into the "Kind Faced Cow" association.

Another friend of mine is district sales manager for another concern; he wears on his coat a button bearing the letters S. M. B. I asked him what they stood for. He, too, hesitated and then told me that they meant, "Sell More Beans." Which button would you rather wear?

Have we wandered so far from our beginning as to have forgotten the locomotive that had to make two trips in order to get over the hill? That old Knoxville & Ohio R. R. is now a part of the Southern Railway, and tonight one hundred and fifty ton moguls are hauling, sixty, yes, seventy, loaded coal cars over Black Oak Bridge with power to spare. Ever see a fine strong team reach the top of the hill with several pounds more pull in them. Ever see a junk dealer overload his horses so that they reached the top of the grade spent and trembling? Who gets your order,—the man who impresses you as having told you all he knows of his goods, or the one who carries with him the impression of knowing more of his proposition than he could tell you in a week, or touches on the vital points, and who answers your questions?

#### The Essence of It All

Here's the essence of it all,—the whole story in a nut shell: keep yourself at your physical best; hold yourself persistently in contact with the best in your chosen sphere, with an honest response, and you will find that margin in duty is the secret of promotion, margin in honesty is the secret of confidence, margin in character is the secret of success, and margin in salesmanship is the secret of power.

I make a plea for you and me to join this nobility of men with a margin; to initiate ourselves into this aristocracy of duty pressed down, heaped up and running over; of more than honesty; of character reserves; of salesmanship plus, that we may "mount up with wings as eagles, that we may run and not be weary, that we may walk and not faint."



## LIFE ASSOCIATION NEWS

Entered as second class matter, Feb. 4, 1907, at the Post Office at New York, N. Y., under the Act of Congress of March 3, 1879.

A MONTHLY JOURNAL DEVOTED TO THE INTERESTS OF ALL  
LIFE INSURANCE AGENTS.

PUBLISHED BY THE  
NATIONAL ASSOCIATION OF LIFE UNDERWRITERS

## OFFICERS:

EDWARD A. WOODS, President, Frick Building,	Pittsburgh, Pa.
LAWRENCE PRIDY, Vice-President, 149 Broadway,	New York City.
J. HENRY JOHNSON, Vice-President, Colcord Building,	Oklahoma City, Okla.
W. LYLE REID, Vice-President,	Ottawa, Can.
A. C. LARSON, Secretary, Washington Building,	Madison, Wis.
EVERETT M. ENSIGN, Corresponding Secretary, 56 Pine Street,	New York City.
H. WIBIRT SPENCE, Treasurer, 306 Penobscot Building,	Detroit, Mich.
JOHN NEWTON RUSSELL, JR., Chairman, Executive Committee, Pacific Mutual Building,	Los Angeles, Cal.

Address all communications to

EVERETT M. ENSIGN, Editor and Manager.

Telephone, 4244 John.

LIFE ASSOCIATION NEWS, 56 Pine Street, New York City.

## ARTICLE II OF THE CONSTITUTION.

"The object of this association shall be to advance the best interests of the cause of true life insurance."

This newspaper is owned by the National Association of Life Underwriters, unincorporated, a voluntary association; Edward A. Woods, president, Frick Building, Pittsburgh, Pa.; A. C. Larson, secretary, Washington Building, Madison, Wis.; H. Wibirt Spence, treasurer, 306 Penobscot Building, Detroit, Mich.

SUBSCRIPTION PRICE, \$1.00 A YEAR IN ADVANCE.

"THE greatest thing any living soul can do is to see something clearly and tell it plainly."—*Ruskin.*

## MOVING UP AT A SINGLE STRIDE

Theodore Roosevelt recently received at his home at Oyster Bay a letter filled with abuse and a check for \$15.00. According to the letter, which was from a life insurance agent, the check was "for payment of your time in reading the letter telling you your right name."

This news story, whether true or not, is a double header. That is to say, it illustrates two points upon which we shall briefly touch. First: there is at the present time a growing tendency to speak directly to the point. Our time is much too limited and much too valuable to make mere words a substitute for thought. We have actually reached the point where we refer to a certain implement used in farming and gardening as a spade. A spade is now a spade. And that means much.

In the second place, a disgruntled life insurance agent who uses his time in writing abusive letters to vent his spite because he failed to secure an interview, or after securing an interview did not succeed in selling a policy, is an inefficient unit in the life insurance business. And an inefficient human unit is an economic loss.

So we say what we think, and because we dare tell the truth the force of argument is not in a Websterian attempt to suggest, infer or imply.

It is almost unpardonably trite to say that the National Association of Life Underwriters has been and is a dynamic force in the Life Insurance world. Yet, should there be any lingering doubt in the mind of any, it is but necessary to make specific reference to but two accomplishments of the many accomplishments of the present administration, under the leadership of President Edward A. Woods.

Mr. Woods brands a thing with its "right name." He is the most eminent diagnostician of the ills of the institution of Life Insurance that this country has ever produced. But his expert knowledge of life insurance physiology is also supported by his training in the materia medica of life insurance. Mr. Woods, in plain language, has told Life Insurance what is the matter with it, and then he has gone a step further and prescribed a course of treatment, the benefits of which cannot be denied.

With it all this able leader of the field forces of Life Insurance modestly declines to accept for himself alone the honors which are generally concomitant with notable ability and deeds of truly remarkable importance.

Mr. Woods claims that were it not for the fact that he represents the agents of all companies, as well as 25,000,000 policy-holders, it would be quite impossible to map out the ameliorative program, but a portion of which is the subject of our comments.

What is the matter with Life Insurance?

In an address delivered by Mr. Woods at the recent World's Salesmanship Congress his diagnosis is, "the unnecessary loss in the selection and training of life insurance salesmen." He did not claim that this was the only ailment existing, but proved that this was one of the principal lesions, which condition, if



cured, would restore to health a score of relatively minor functional irregularities.

The statistics given are highly significant, and each in its way is an argument of tremendous power.

Take this statement for instance:—"Therefore taking the work as a whole, the number of agents contracted with during the year equal about one-half the force. It therefore follows that life insurance companies of the United States in order to maintain their forces, secure enough new agents every two years to equal their entire force."

Ponder this: "But, making all possible explanations, considering that a great number of these agents are part-time only, the fact still remains \* \* \* 60,000 persons annually pass out of the life insurance business, failures."

And what is the result? Just this: "These failures, therefore, cost a figure that will be admitted as most conservative—\$6,000,000.

The solution of the problem lies in the elimination of the inefficient units—60,000 of them annually at a cost of \$6,000,000. The necessity of some such action is emphasized when we realize that the consumer, who in this case is the policy-holder, no less than the agent himself suffers a loss.

As we mentioned before, Mr. Woods has diagnosed the case correctly, and as we also stated, he has suggested the cure. Of all the things accomplished during Mr. Woods' administration the crowning achievement is the establishing of the Carnegie Bureau of Salesmanship Research. Contrary to all precedence life insurance has taken the lead in what is probably the greatest advance ever made in scientific salesmanship. It was Mr. Woods, as chief executive of the National Association of Life Underwriters, and representing the interest of 25,000,000 policy-holders, who first proposed this bureau. Among many other things, the bureau will endeavor to ascertain by observation of various grades of salesmen those qualities which are held in common by good salesmen. As Mr. Woods says—"Surely the co-operation of large numbers of the most successful of the sales concerns in this country, in an effort to determine, first, what qualities are requisite, both acquired and natural and those that can be developed; and, second, what common principles can be taught, cannot fail to improve the quality of American salesmanship."

Indeed, it is impossible to exaggerate the far-reaching importance of the Carnegie Bureau of Salesmanship Research. Every life insurance man whether or not he be an Association member, may well be happy in the thought that life insurance, hitherto lagging far in the rear in efficiency methods, has taken an immense stride forward and has now assumed a commanding position in the front ranks.



### WHEN IS AN AXIOM NOT AN AXIOM?

One of the greatest paradoxes of the Twentieth Century is that things equal to the same thing are NOT equal to each other.

We have an inexplicable economic process of emasculating an axiom, which leaves it vague and relatively indefinable; in fact, leaves it lacking any qualities which make it even faintly recognizable as being self-evident.

Let us assume that two institutions are organized for the same purpose and that both institutions perform the same service. The institutions in question are the legal reserve life insurance companies on one hand, and on the other hand the Carnegie Foundation for the Advancement of Teaching. Both the life insurance companies and the Carnegie Foundation have the same purpose in view. The only difference between the two is that, expressed in the language of the day, the life insurance companies stand upon their own bottoms, while this cannot be said of the Carnegie Foundation.

Along broad general lines, the life insurance companies and the Carnegie Foundation for the Advancement of Teaching are both equal to the same thing. But, by a strange perversion of economic principles, we tax the life insurance companies nearly \$14,000,000 yearly, while the Carnegie Foundation and other endowed institutions built upon the same plans have escaped this amercement, which is so unjustifiable that defense is impossible.

We referred to this matter in the June number of the *News*. Since then announcement has been made that the Pension System of the Carnegie Foundation has been found "unsound," and it is now probable that it will be abandoned. According to the newspaper stories, it is quite probable that as a substitute for this collapsing scheme—the most extensive of its kind ever attempted in an educational field—the Carnegie Foundation will now actually go into the insurance business. It will offer teachers a system of term insurance, followed by annuities for life, accumulating by certain inadequate premium deposits made by the teachers, and the balance of the premium made up by the Foundation.

Thus it would seem that the Carnegie Foundation for the Advancement of Teaching is planning to institute a life insurance company. But, unfortunately, if there be anything in precedence, it will not be subject to the taxation handicap which now burdens the policy-holders of legal reserve life insurance companies.

We have indeed, vitiated an axiom which in many respects was the foundation of much pure logic.



### DELEGATES AND ALTERNATES

(Continued from page 6)

Mutual; L. M. B. Morrissey, Phoenix Mutual; H. L. Williams, Northwestern Mutual.

Alternates—S. Griffin Ball, Mutual Benefit; S. Gardiner, Prudential; C. C. McIntyre, New York Life; Geo. E. Ott, Equitable Life; M. Stephany, Bankers Life.

Springfield, Mo.

Delegates—W. A. Banks, Penn Mutual; J. Fred Ellis, Franklin Life; Jake Marx, John Hancock, Frank P. McAtee, Missouri State Life; M. A. Nelson, Equitable Life.

Alternates—C. C. Cox, International Life; W. Lyle Ellis, Franklin Life; Joseph Gaylor, Mutual Life; W. A. McAfee, Missouri State Life; W. R. Wolfe, New York Life.

Kansas City, Mo.

Delegates—W. J. Cardwell, Mutual Benefit; Albert P. Osborn, Royal Union Mutual; R. J. England, Missouri State Life; Homer McElhany, German Mutual; M. F. Belisle, American Central; R. F. Warren, Connecticut Mutual; L. L. Adams, Metropolitan Life.

(Continued on page 22)





### NOT EXACTLY "LETTING GEORGE DO IT," BUT THIS SITUATION IS ANALOGOUS

It isn't exactly a case of "letting George do it," but in some respects the situation is analogous.

When a campaign of Institutional Advertising was first proposed, the chief obstacle was the problem of where to secure the funds. It was thought that the various companies might contribute, and several of them volunteered to do so. Naturally, however, it was not good business policy to accept the contributions of a few companies, as the majority would receive the benefits common to all, but would contribute nothing. The idea, however, was too good to be lost, and it eventually simmered down to the question of associations raising funds for campaigns in their respective territories.

Many of these campaigns were remarkably well conducted, and eminently successful. Nevertheless, it was the general impression that the Institutional Advertising campaign should be on a national scale rather than confined to certain localities, and that the companies should financially support the movement.

We cannot go so far as to say that certain banks throughout the country have taken pity upon their life insurance brethren. And yet, there are banks which are conducting a campaign of life insurance advertising, and many of these banks are not asking, nor do they expect the local associations to contribute one cent of the expenses. Therefore, it might seem upon the surface that these banks are really sorry in a measure for the lack of financial support given by the life insurance men to their own proposition.

However, this is not strictly true, for the banks in almost every instance expect to derive considerable benefit from the "premium savings" plans suggested. These financial institutions have done an inestimable amount of good in taking up life insurance institutional advertising where the local associations left off. Indeed, it is perfectly evident that the local associations should leave no stones unturned to manifest their appreciation of the gratuitous advertising which they are receiving in this way.

With commendable enterprise, *The Western Underwriter* recently published a symposium of the reasons why certain banks are now advertising life insurance. While the motives behind the various banking institutions are varied, the replies received by *The Western Underwriter* are most enlightening. To quote:

#### The Third National Bank of Atlanta, Atlanta, Ga.—

An honest, prudent, capable man is not necessarily a bad credit risk, even though he has nothing but his earning capacity, if his life is adequately protected by insurance. Without such protection the hazard is considered prohibitive in prudent banking, for in case of death there would necessarily be a loss. The dues to keep alive such a valuable asset should be provided in advance against all contingencies, and a savings account in a safe, reputable bank, provides an ideal method for meeting such an obligation, as it can be

accumulated in small amounts from time to time without strain.

In our opinion, if a customer once forms the "saving habit," whether it be to meet life insurance premiums, or any other worthy object, he will keep it up, because he will have been educated in strict principles of economy. He will be a valuable customer of the bank, a better citizen, and best of all will not leave his dependents a charge on the state.—Thos. C. Erwin, Vice-President. \* \* \*

**Old National Bank, Lima, O.**—By advertising life insurance this bank is actuated by a two-fold purpose, the first point being to set before the people a reason, or definite purpose for saving money. If men or women can be induced to start savings accounts and regularly save some part of their earnings for six months or a year to meet insurance premiums, they will have put something into their life that will remain, for they will have formed a habit. They will learn to save for other things, become more thrifty, and also become better and more useful citizens.

The second point is to get the active co-operation of all insurance men whose interest it is to induce people to save to meet their premiums.

It is too early to detect any definite results. In fact, definite results from such publicity advertising can be detected only as the motive of this one or that one for saving is revealed.—Earl C. Rohn, Manager Savings Department. \* \* \*

**Second National Bank, Toledo, O.**—In the first place, this bank has always stood for conservatism in the conduct of its business, and dignity in its advertising, and the very fact that we are now linking life insurance with our own advertising indicates the high regard that we have for that method of saving money and protecting one's family. This was the first consideration in connection with the campaign.

We realized also that our action would be viewed with favor by the insurance agents themselves, and it is an asset to any bank to have the good will of as fine a body of men as we have in Toledo representing the various life insurance companies.

Aside from that, we, of course, expected to get some new accounts from prospects who might be contemplating life insurance, and also a possible increase in the size of the balances of some of those already doing business with us. However, the main consideration was, as stated above, that the same spirit which induces a man to protect his family and lay aside a little money regularly, is the spirit that will make better business men and better customers for any bank.

We have just started our campaign, and have not as yet noticed any definite results in so far as business is concerned, but whether we secure any additional business or not, we feel fully repaid by the feeling that the ideas contained in the advertisements have undoubtedly suggested a little serious thought to some of our readers.—W. C. Carr, Vice-President.



**Security Savings Bank, Cedar Rapids, Ia.**—Some time in March one of our insurance friends called our attention to a series of advertisements appearing in the St. Louis papers, the ads being run by the Union Bank of St. Louis. In those advertisements the Union Bank called attention to the fact that it is easy for a man in ordinary circumstances to buy a maximum amount of life insurance if he adopts a systematic plan of saving, either weekly or monthly. After the matter had been presented to us, we took the matter up with the St. Louis bank and asked for the use of the series of ads, which request was gladly granted. We ran the ads three times in both of our dailies, using a space three columns and six inches wide. Naturally, these ads caught the eye of the insurance men and the local Life Underwriters' Association, at one of its meetings, adopted the resolution to compliment us on the attitude which we have taken with reference to life insurance.

In connection with this, it occurred to the writer that it would be an excellent plan to invite all of the insurance men of the city to a dinner (there are about seventy-five in the city), believing that this would be the cheapest piece of advertising that the bank could possibly obtain. Accordingly, we arranged for a dinner at one of the local hotels and sixty-five out of the seventy-five insurance men were present, five of the ten being either sick or out of the city.

Upon recommendation of Mr. Moser, secretary of the St. Louis Trust Company, we invited Griffin McCarthy, publicity manager of said company, who gave a talk on this plan. Mr. McCarthy gave a splendid talk, and the dinner as a whole was a great hit with the insurance men, and we have no doubt secured some very valuable advertising as a result of the same. I might add that we believe the savings premium accounts will not amount to very much, but inasmuch as the insurance men handle the proceeds of policies every day, I think in this way we are likely to get quite a little of this business.

We know that this plan in its entirety, together with the dinner, accomplished two things, and that is, first, that we have obtained the good-will of the insurance men, and second, have had some excellent publicity on account of this dinner, and these two things, we feel, have fully repaid us.—Frank Filip, Cashier.

\* \* \*

**National German American Bank, Wausau, Wis.**—We realize that it is just as important for a man to provide for his family after his death as it is during his life time. This no doubt can be done in the simplest and safest way by life insurance.

While the need of life insurance has become popular and no bank would make a loan of any size to a mercantile or manufacturing establishment unless it were satisfied that the concern is amply protected by fire insurance and everybody expects this and believes in the protection against fire, still it is a regrettable fact that life insurance has up to the present time not been so popular as it should be.

We believe in this form of advertising to strengthen the position of life insurance companies by bringing our opinion in regard to its value before the people. Another reason is that the bank in order to stimulate systematic saving must offer a definite purpose as an incentive for saving. This bank has selected life insurance as one for the greatest good. We find, however, that in order to make it a workable plan, the insurance companies must do the educating and soliciting for insurance.

The Great Northern Life of this city, through its genius, William A. Fricke, vice-president and general manager, worked out a plan of monthly installments which looks feasible and workable. This plan should

popularize life insurance and stimulate savings. The company mentioned is now starting a systematic canvass in the city of Wausau to determine the feasibility of the whole plan. We feel satisfied, however, that it will result in good, that the life insurance companies will secure a fair additional volume of business and that the bank will be benefited by adding savings fund depositors.

In banking it is a matter of education to get people in the habit of systematic saving, after that they become steady and profitable customers.—H. G. Flieth, cashier.

\* \* \*

**Fidelity Savings & Trust Company, Kansas City.**—We have started a small advertising campaign, all of the ads of which will have the life insurance business emphasized; the minor note in this case being the benefits to accrue to our own business. The tone of all of them is to emphasize the importance of a man taking out life insurance. We expect to dwell on this throughout all of the ads, though some are stronger than others.

In addition to this, we are distributing at tellers' windows, on lobby cards and by circularizing same, the ad printed in the same form as those used in newspapers, three and one-half inches double column.

A letter will go to all of the life underwriters in the city, bringing the campaign to their attention. We have not solicited the co-operation of the underwriters, nor have we directly asked for any reciprocal action on their part. We believe, however, that if we spend quite a little money boosting the life insurance game, and advising our depositors—actual or prospective—to save their money systematically for the payment of life insurance premiums, that the life insurance men in the city will evidence in some way their appreciation. Selfishly, we believe that the life insurance agents will advise beneficiaries, when they receive death loss checks, to deposit them, temporarily at least, in this bank to the exclusion of all other savings banks in the city. We believe that they will make an effort to send savings business to the bank that is doing all in its power to increase their business. Of course, if after we have run, say half of this advertising campaign, we see no evidence of appreciation on the part of the life underwriters, we will, very naturally, discontinue it. The St. Louis Union Trust Company writes us that their campaign was very successful for themselves, as well as for the insurance men.—E. E. Morris, treasurer.

\* \* \*

**Spokane & Eastern Trust Company, Spokane, Wash.**—Since beginning the publication of our series of announcements in the local press thirty days ago we have been asked frequently: "In which way does your bank expect to derive any benefits from life insurance?"

The answer is simple.

But before outlining the advantages I should mention that the primary idea back of the plan is to encourage the writing of more and better business, to discourage delinquencies in premium deposits and to minimize or at least reduce lapsation of insurance policies.

With that end in view our company engaged in its present educational campaign.

The series of twelve advertisements, each occupying four inches double-column space, deal entirely with life insurance and its benefits and the importance of meeting premium payments promptly.

In these announcements we urge readers of the daily press to invest in life insurance with the full determination to meet the annual premiums when they



fall due. We explain how this can be accomplished—by depositing one-twelfth of the amount each month in a premium savings account, on which we pay interest at the rate of 3 per cent a year.

For example, in one of our advertisements we say among other things under the headline "Don't Under-value Yourself":

"Your life has a determinable value measured in cash, measured by your income, your prospects, your responsibilities to your family. Let the life insurance man tell you how to appraise your own value. This bank encourages life insurance, and urges you to make such small weekly or monthly deposits in a premium savings account as will promptly meet your annual premium—and meanwhile draw interest."

Urging young men to save to a purpose, we say in another advertisement:

"We suggest that your first object in saving be the initial premium on a life insurance policy. A reasonable proportion of your income set aside regularly will soon amount to the sum necessary for the first premium."

This argument is used in one advertisement:

"Life insurance and plenty of it is one of the best purchases you can make. It is thrift. Talk to your insurance agent to-day."

Then we present this:

"How much life insurance you ought to carry is a question the life insurance man will help you decide in the light of your own position and circumstances. His assistance is conscientious and confidential."

"Buy life insurance big right now," we say in another announcement. "By depositing small amounts by monthly installments in a premium savings account they can accumulate the premium on a large policy more easily than by paying it annually on an insufficient one."

In subsequent advertisements we show the economy of buying insurance by the month and paying the yearly rate. The advantage of this plan, we note, is the insurant will find it so easy to pay his premiums that he will buy more insurance—as much as he ought to carry and yet always within his means.

Here is another announcement we have found highly effective:

"The life insurance check and how she shall invest it is a problem your widow may be called upon to solve without competent advice. Your foresight should prompt you to instruct her in the wisdom of depositing it in some good bank, and before withdrawing it, for investment of any kind to seek the approval of her bankers. You could put these instructions in writing to-day with the name of the bank. It is the business of a trust company to carry out such instructions."

We have also undertaken, when requested by the assured, to telephone to him once a month, to remind him of his desire to make a deposit in his premium savings account.

Representatives of insurance companies in Spokane and throughout the "Inland Empire" appear to be pleased with our plan. They are co-operating with us in every way, just as we are joining hands with them. The result is highly satisfactory to all.

Thirty general agencies in Spokane carry accounts totaling more than \$100,000 in our bank. The depositors, we have always felt, are entitled to recognition and we are giving this by the best means at our disposal—service and publicity.

Any bank is fortunate that enjoys the distinction of carrying the accounts of life insurance agencies and assured. By encouraging premium savings accounts we secure new customers for the bank. These deposit accounts are profitable to such institutions as

ours, which offers trust and other banking service to its customers.

Every dollar deposited in banks for the purpose mentioned helps the community, as it is put into circulation in the community in which it was produced. There are many other benefits that suggest themselves.

Though the plan has been in operation here less than a month, representatives of the various companies tell us they are writing more business than formerly. One thing is certain: Our announcements are read and discussed; another is that the arguments seem to make good impressions on the public.

The plan cannot be carried out as successfully in smaller towns, but in cities of the size of Spokane, with a population of 160,000 and a large and growing tributary country, it cannot fail to be of advantage to all—the assured, the insurance man and his company, the bank and the entire community.—R. L. Rutter.



## WHAT WONT THESE GOL DERNED BANKS OF OURN BE A'DOIN' NEXT?

Do you remember the old country store? Perhaps your mother may have given you a slip of paper upon which was written:

- 1 lb. Soda Crackers.
- 1 qt. Molasses.
- 3 yds. Gingham.
- 1 Salt Mackerel.
- 1 pr. Rubber boots.
- 1 lb. Bacon.
- 2 lbs. Nails.
- 1 Hair brush.
- Small bottle laudanum.

On your way to school you left the order, and bought a stick of licorice with the penny which your mother had given you.

The order might have been longer. In fact, no matter what might be desired the old country grocery store would come very near to supplying every demand made upon it.

This has apparently furnished the basis of some rather caustic comment upon the recommendation of Comptroller of the Currency Williams that Congress amend the Federal Reserve Act, so as to permit national banks in villages of less than 3,000 inhabitants to act as agents for fire and life insurance. "The Financier" asks, "Will it come to this if the proposed amendment to the National Bank Act is carried to a logical conclusion?"

### FIRST NATIONAL BANK

Fire, Life, Accident, Burglary and all forms of Insurance Written. We invite attention to our Choice Line of Suburban Lots. Hay, Feed and Grain at Reasonable Rates. The First National Garage is Patronized by the Elite. Subscriptions to all the popular magazines at cut rates. Five and Ten Cent Department in the rear. Give us a call!!

*The Insurance Times*, gets real "het" up about it, and says:

"If Comptroller Williams wants to make a country bank a public utility, he should extend its usefulness not only to insuring lives and selling real estate, but to supplying milk, morning papers and servant girls.

"What a simplifier of all financial and domestic problems! Just step up to the bank window, deposit a month's salary, pay your life insurance premium, order a pound of cheese, leave your shoes to be mended, and complain about the gas bill. Centralized public service! A bank cashier would be a sort of Handy Andy, able to negotiate loans with one hand and open oysters with the other.



"There is small need for the life insurance agents to be alarmed over the project. Banks will not be made financial department stores. If a bank is so weak that it must require income from outside activities, it is not safe for public investment. Far wiser would be the extension of a system in small towns of local branches of large city banks of national fame and undoubted strength."



## GRAND JURY ACQUITS COM. WORKS OF IMPLICATION IN SHEVLIN REBATE CASE

That rebates in violation of the law were allowed in the placing of life insurance policies to the extent of \$1,000,000 on the life of the late Thomas S. Shevlin of Minneapolis, and that Samuel D. Works, insurance commissioner, was aware of these rebates but took no action, were the charges recently made in a complaint filed with Governor Burnquist of Minnesota by Frank Plachy, Jr. a resident of Minneapolis.

Governor Burnquist was asked to appoint an investigating committee independent of the insurance department to sift the charges.

While it would seem that all prominent underwriters were morally certain that no rebates had been offered in the Shevlin case, there was, nevertheless, an undercurrent of suspicion which it now seems all had its source in the pen of Frank Plachy, Jr. Officials of the Minneapolis association have repeatedly received requests for information establishing the certainty that no rebate was ever offered, paid or allowed in the case in question.

The argument was advanced that if it could be established with certainty that men buying \$1,000,000 in life insurance policies pay one hundred cents on the dollar, it would be one of the most potent arguments against the much talked up rebate that could be presented. In other words, it would be safe evidence that if the \$1,000,000 policies were paid for with one hundred cents on the dollar, the \$10,000 and \$1,000 policies must likewise be paid for with a hundred cents on the dollar.

In view of these requests for definite information, J. Edward Meyers of Minneapolis, who has for years been a prominent figure in the life insurance world, and one of the wheel horses at national conventions, was appointed by the Minneapolis association to present the exact facts of the Shevlin case. Mr. Meyers has finished an investigation which we have every reason to believe has been thorough and impartial. In his report he says in part:

"We in Minneapolis have been little bothered because the public knew of the sensational type of the Weekly in which it appeared. The whole matter was discredited ab-initio. In addition to the sensational publication, the editor of this paper brought charges against the Insurance Commissioner to the Governor of this state, alleging that he (the commissioner) knew of such rebates, which were in direct violation of Minnesota anti-rebate law, and had taken no steps to bring the violator of the law to justice. The intimation in the charges were such as might imply that he was a party to the violation. This charge was referred to the Attorney General, the Attorney General advised the Governor that it should be referred to the office of the prosecuting attorney of the county in which the alleged violation of law had occurred; namely, Hennepin County. The Governor referred said charges to the County Attorney here, and the County Attorney placed these charges in the hands of the Grand Jury. After considerable delay, the County Attorney having been very busy during the last two months, the charges were taken in hand with the result as indicated in the enclosed copy of letter which was sent by the First Assistant County Attorney, Mr. Newton, to the Governor.

"From inside sources we learned that the editor of the paper which published this matter admitted before the Jury that he had no foundation for the attack on the Insurance Commissioner, hence no facts to warrant the

scurrilous article in the paper. It might be well to inform you that some if not all of the companies who carried risks on Mr. Shevlin's life were wired over the signature of this paper, asking whether they intended to pay this claim, apparently attempting to raise a question that would bring about delay or contest.

"The companies involved were the Aetna, the Equitable, Mutual Life, Prudential, Home Life, New England Mutual, Travelers, New York Life and Massachusetts Mutual. Under the circumstances we think that the News would do well to feature the findings of the Grand Jury in this case."

Mr. Meyers then states that from evidence obtained from the Insurance Department of the state of Minnesota, Mr. Plachy was licensed as an agent of a certain eastern company from January 1, 1914, to March 1, 1914. He was licensed from February 1, 1914 to February 1, 1915 by another eastern company, but on February 1, 1915, the latter license was cancelled at the request of the company.

Still again Mr. Plachy was licensed on January 1, 1915, by a third company. This license expired March 1, 1915, but was renewed, and the scurrilous attack of Mr. Plachy appeared in January 11, this year, at which time he was a licensed agent of the third company.

Following will be found the text of a communication from Mr. W. H. Newton, First Assistant Attorney of the County of Hennepin:

"We beg to advise you that pursuant to request from the Executive Department of this State we conducted an investigation before the Grand Jury of this County of certain charges contained in a weekly newspaper of this City involving alleged rebating of insurance premiums in the underwriting of the late Thomas L. Shevlin's life insurance. A thorough investigation was conducted, the cashier and other agents and officers of the insured were subpoenaed and testified as well as certain office employees of the underwriting agencies.

"The editor of the paper making the charges was also subpoenaed and testified.

"The charges were without any foundation whatsoever and 'no bills' were returned as against all three underwriters, viz: Lorin Hord, Byron H. Timberlake and T. K. Thompson."



## 'NUFF SAID

No comment is necessary in connection with the following communication sent by George I. Cochran, president of the Pacific Mutual Life Insurance Company to the general agents and managers of that company, under date of June 13th:

"Please be advised that after August 1st, 1916, this company will not accept applications for Commercial Whole Life policies. This action is in conformity with that of other good companies which have recently withdrawn such policies from the market, and also in harmony with the request made by the National Life Underwriters' Association at its last Annual Convention. Announcement to this effect will be made in the July issue of the Pacific Mutual News, but in the meantime we would ask that you notify your agents."



## RECOGNIZING OUR VALUE

Once in a while the house organ of one of the companies declares it is in favor of local life underwriters associations, and thereby records its belief in the association movement. The Equiowa, published each month by the Equitable Life Insurance Company of Iowa, says in part, in its June issue:

"We believe that nothing has ever been said in the columns of the Equiowa relative to Equitable agents affiliating with Life Underwriters' Associations in their

(Continued on page 23)



(Continued from page 17)

Alternates—J. L. Schoen, North American Life; C. C. Courtenay, Retired; J. R. Gant, Home Life of N. Y.; W. P. Motley, Pacific Mutual; J. P. Mullane, Columbia National; C. H. Poindexter, Northwestern Mutual; J. P. Somerville, Penn Mutual.

#### *La Crosse, Wis.*

Delegates—Joseph Martin, Metropolitan Life; L. Owings, Prudential; G. M. Erickson, Travelers; H. M. Curtis, Guardian Life; F. A. Grover, New York Life.

Alternates—Geo. De Wolf, Metropolitan Life; John P. McIver, Prudential; Stanley McDonald, Travelers; E. G. Boynton, Great Northern Life; J. E. Geiwitz, New York Life.

#### *Connecticut*

Delegates—Richard O. Dunkum, Metropolitan; A. J. Edgar, Metropolitan; Richard Greening, Mutual Benefit; D. G. Holbrook, Mutual Life; L. C. Robens, New England Mutual; Thomas W. Russell, Connecticut General; John H. Thompson, Connecticut Mutual; C. E. Stockder, Provident Life & Trust; Eli D. Weeks, Phoenix Mutual; Winslow T. Russell, Phoenix Mutual.

Alternates—Chas. W. Fuller, Mutual Life; F. A. Griswold, Northwestern Mutual; James B. Moody, Jr., New England Mutual; Geo. W. Greene, Mutual Benefit; Frank Sellick, Metropolitan Life; L. C. Slayton, Penn Mutual; Clayton W. Welles, Phoenix Mutual; Harry H. Hopf, Mutual Life; Elmer Tryon, Mutual Life; Harry H. Anderson, Mutual Benefit.

#### *Akron*

Delegates—Aaron Rubright, John Hancock, F. C. Dibble, Equitable of Ohio; Geo. F. Frickes, Conn. Mutual; W. W. Peters, Prudential; M. H. Coulter, Ohio State Life.

Alternates—Chas. M. Kraus, Pittsburg Life & Trust; E. J. Larrick, Northwestern Mutual; A. T. Durant, Mutual Benefit; Nick Huber, Canada Life; Claude Warley, Travelers.

#### *Utah*

Delegates—Will G. Farrell, Penn Mutual; George D. Adler, Nat. Life of Vt.; E. A. Ricker, Equitable Life; D. H. Livingstone, New York Life; Mrs. E. H. Coray, Equitable Life; Edwin C. Kahn, Aetna Life; M. H. Kriebel, Pacific Mutual.

Alternates—E. F. Mills, Northwestern Mutual; G. F. Eckstrom, Mutual Benefit; E. F. Burke, Bankers Life; J. A. Edwards, Intermountain Life; J. F. Hathaway, Mutual Life; C. D. Kipp, Prudential; Miss Alice Lund, Penn Mutual.

#### *Lima*

Delegates—H. S. Burke, State Mutual; O. N. Young, Ohio State Life; A. D. Hildreth, Prudential; W. H. King, Mutual Benefit; Joseph Cassidy, Western & Southern.

Alternates—D. Crossman, Cleveland Life; A. S. Cryss, Mass. Mutual; P. M. Driver, National Life of Vt.; F. A. Trau, Metropolitan; L. C. Faurot, Provident Life & Trust.

#### *Atlanta*

Delegates—T. A. Daniel, Union Central; E. F. Deacon, Pacific Mutual; Paul H. Dobbins, National Life of Vt.; A. C. Newell, Columbian National; R. L. Foreman, Mutual Benefit; R. F. Shedden, Mutual Life of N. Y.

Alternates—F. W. Burr, State Mutual of Mass.; S. M. Carson, Mutual Life of N. Y.; S. N. Glisson, Aetna Life; W. E. Hawkins, Aetna Life; J. M. Skinner, Prudential; H. M. Willett, Penn Mutual.

#### *New England Women's*

Delegates—Mrs. Florence E. Shaal, Equitable Life; Miss Leonora M. Cowick, Mutual Life of N. Y.; Mrs. Sarah A. Boyle, Equitable Life.

Alternates—Mrs. Effie M. Fales, Equitable Life; Mrs. Charlotte R. Reynolds, Equitable Life; Miss Isabel Conlin, Equitable Life.

#### *Rochester*

Delegates—E. B. Nell, Aetna Life; H. R. Lewis, Union Central; W. Samuel Weaver, Mutual Life; B. G. Bennett, Northwestern Mutual; Thos. Wood, Metropolitan Life; M.

R. Miller, Penn Mutual; Clay Babcock, Mutual Life; A. V. Smith, Northwestern Mutual; O. H. Shepard, Penn Mutual; Franklin W. Wells, Union Central.

Alternates—Geo. N. Cooper, Conn. Mutual; J. J. Nugent, Germania Life; E. C. MacDowell, Union Central; C. M. Colton, Penn Mutual; C. J. Withington, Mutual Life; W. P. Howard, Prudential; F. H. McChesney, Berkshire; G. A. Parsons, Northwestern Mutual; J. B. Mullan, Berkshire; V. H. Chasey, Aetna.

#### *Cleveland*

Delegates—D. K. Paige, Mutual Life; W. H. Kinnicut, Mass. Mutual; A. D. Hatfield, State Mutual; G. H. Olmstead, Nat. Life of Vt.; E. B. Hamlin, Nat. Life of Vt.; E. M. France, State Mutual; J. M. MacIntosh, Prudential; J. E. Murray, Penn Mutual; Herman Fellingner, Pacific Mutual; H. F. McNutt, New England Mutual; J. W. Pickard, Jr., Mutual Benefit; G. W. Bodenhorn, Metropolitan Life; H. W. Gale, Home Life; Herman Moss, Equitable Life; E. B. J. McGinity, Connecticut General; W. H. Hunt, Cleveland Life; J. J. Jackson, Aetna Life.

Alternates—H. N. Skillen, Union Mutual; S. S. Safford, Provident Life & Trust; W. A. Davis, John Hancock; F. B. Carr, Canada Life; A. K. Hannen, Berkshire Life; H. H. Cunningham, Aetna Life; H. E. Durbin, Equitable of Iowa; E. W. Snyder, Massachusetts Mutual; N. H. Folsom, Ohio State Life; G. L. Everhart, State Life of Ind.; E. P. Moulton, Travelers; John D. Lloyd, Metropolitan Life; H. E. Burrows, Mutual Life; C. W. Hippard, Northwestern Mutual; W. H. Whitney, Phoenix Mutual; R. C. Allen, Phoenix Mutual; M. W. Messick, John Hancock.

#### *Spokane*

Delegates—C. H. McCay, Equitable of N. Y.; Julius Asheim, Equitable of N. Y.; R. J. Sisson, Mutual Life of N. Y.

Alternates—Joseph Preston, Prudential; J. E. Harton, Penn Mutual; C. F. Bell, Northwestern Mutual.

#### *Grand Rapids*

Delegates—H. W. Becker, Metropolitan Life; N. E. Degen, Aetna Life; J. A. Bassford, Mutual Life; E. Jordan, Union Central; S. M. Wright, Equitable Life of Iowa.

Alternates—F. A. Beers, Mutual Life; A. C. Denio, Prudential; Ned Bomers, Germania Life; A. D. Swain, New England Mutual; W. J. Olive, Franklin Life.

#### *El Paso*

Delegates—H. W. Schroeder, Pacific Mutual; C. M. Davis, Kansas City Life.

#### *Cincinnati*

Delegates—Chas. J. Stern, Union Central; W. A. R. Bruehl, Jr., Home Life of N. Y.; S. P. Ellis, Provident Life & Trust; Samuel W. Sturm, Mutual Benefit; N. T. Spiker, Mutual Life of N. Y.; Samuel Straus, Northwestern Mutual; M. W. Mack, Northwestern Mutual; John L. Shuff, Union Central; J. W. Mackelfresh, Penn Mutual; Geo. C. Dieterly, Prudential; J. M. Johnson, Equitable Life of Iowa; L. B. Dierkes, New York Life.

Alternates—Charles J. Cohen, Mutual Life of N. Y.; J. J. Tyndall, Travelers; Henry Ottenheimer, Equitable of N. Y.; L. C. Witten, Massachusetts Mutual; Clarence Schram, Metropolitan Life; Mark Davis, Canada Life; Sam Houston, Phoenix Mutual; Ralph Holterhoff, State Mutual; J. W. Kirgan, M. D., Fidelity Mutual; Carl Dehoney, Western & Southern; M. M. Dunbar, New England Mutual; E. E. Knox, Ohio State Life.

#### *Nashville*

Delegates—H. B. Alexander, Aetna Life; Lee J. Loventhal, Northwestern Mutual; J. B. Carver, Reliance Life; J. H. Lanier, Volunteer State Life; C. C. Danvey, Union Central; D. G. Brandon, Penn Mutual; R. C. Webster, Prudential.

Alternates—S. A. Wilson, Metropolitan Life; P. T. Throop, Northwestern Mutual; John T. Berry, Mutual Benefit; R. E. Folk, Equitable Life; Ed. Sulzbacher, Metropolitan; Walter

(Continued on page 23)



(Continued from page 21)

respective cities or districts. We have occasionally been asked why some of our prominent General Agents were not members of the Underwriters' Associations in their respective cities, and of course no good reasons could be given.

"We believe that Local, as well as the National Association of Life Underwriters is doing good work, and that Equitable agents are overlooking a good thing when they fail to identify themselves with associations which are branches of the National Association.

"The benefit which comes from underwriters occasionally meeting together is of great value, in that it brings about better practices, higher ideals, and through a better personal acquaintance with agents of other companies there is brought about a tolerant and broadening effect and better ethics in competition, which are very much to be desired."



## SALES BUREAU MEMBERS

(Continued from page 14)

Edward Gray, Vice-President  
Chalmers Motor Company,  
Hugh Chalmers, President  
Paige Detroit Company,  
H. M. Jewett, President  
Eli Lilly & Company,  
Charles J. Lynn, General Manager  
Crutchfield & Woolfolk,  
J. S. Crutchfield  
John Hancock Mutual Life Insurance Company,  
Walter L. Crocker, Vice-President and Secretary  
B. F. Goodrich Co.,  
H. E. Raymond, Vice-President  
Burroughs Adding Machine Company,  
F. H. Dodge, Sales Manager  
Pittsburgh Steel Company,  
Wallace H. Rowe, President  
The Edward A. Woods Agency, Inc.,  
Edward A. Woods, President



## DELEGATES AND ALTERNATES

(Continued from page 22)

Stokes, Jr., New York Life; A. P. Martin, National Life of U. S. A.

## Iowa

Delegates—Burton N. Waller, Northwestern Mutual; Clarence N. Anderson, New England Mutual; Charles E. Miller, Pacific Mutual; James C. Clapp, Prudential; Geo. W. Hughes, Aetna Life; M. M. Deming, Kansas City Life; Robert Orriny, Mutual Benefit; Claude Fisher, Conn. Mutual; Will D. Bowles, Phoenix Mutual.

Alternates—Geo. H. Henshaw, Kansas City Life; F. J. Brennan, Kansas City Life; Geo. M. Buck, Fidelity Mutual; Tom E. Brown, Kansas City Life.

## Oregon

Delegates—E. L. Harmon, Penn Mutual; William Goldmann, National Life of Vt.; Hubert H. Ward, Pacific Mutual.

## San Francisco

Delegates—Horace R. Hunter, Pacific Mutual; Alfred Mathews, Sr., Provident Life & Trust; Francis V. Keesling, West Coast-San Francisco Life; C. A. Cohen, West Coast-San Francisco Life; H. J. Saunders, Western States Life; Paul T. Bell, New York Life; J. M. Kilgarif, Pacific Mutual; S. J. Vogel, New York Life; A. M. Shields, Equitable Life of N. Y.; J. B. Thomas, Northwestern Mutual.



Have confidence in yourself; get the idea impressed into your cranium that you can do as well as your competitor and then prove it.—*Albright.*

## [ OFFICIAL NOTICE ]

*To the Members of the Local Associations:*

The topic selected for the prize essay contest for year 1916 is:

## "A Life Income for the Woman in Black"

1. The essays are limited to one thousand words each.
2. The contest is open to each member of every local association belonging to the National Association.
3. Each competitor should submit his essay typewritten in triplicate and identified only by a number marked on each copy and also on a sealed envelope containing his name and address and the name of his association—all to be forwarded in one enclosure to Everett M. Ensign, Corresponding Secretary, 56 Pine Street, New York City, on or before August 15, 1916.
4. The writer of the essay adjudged to be of highest excellence will receive the Calef Loving Cup as custodian of the same for his association.
5. The cup will be held by him for his association until the succeeding Annual Meeting of the National Association.
6. The writer of the essay adjudged to be second in merit will receive the Ben Williams Vase, under the same conditions of holding as obtained in connection with the first prize.
7. Should said holder's membership terminate by death or otherwise, the prize shall be held as above by the president of said local association. Should said association dissolve, or its national membership be terminated, the prize shall forthwith be returned to the corresponding secretary of the National Association.
8. All essays submitted in competition shall become the property of the National Association, with the right of publication.

It is the earnest hope of the Executive Committee that this interesting and important feature of the Annual Convention will be participated in by a large number of the membership of each association, so that the highest and best results may be realized.

## COMMITTEE OF AWARD

Dr. Solomon S. Huebner, Ph.D., Professor of Insurance and Commerce, Wharton School of Finance and Commerce, University of Pennsylvania, Philadelphia, Pa., Chairman.

Mrs. Eva Von Baur Hansl, Editor Woman's Page, New York Evening Sun, New York City.

Mr. William J. Graham, Superintendent Group Insurance Department, The Equitable Life Assurance Society of the United States, New York City.

The essays will be passed upon by the Committee of Award and its report will be presented at the Annual Convention of the National Association at St. Louis, in September next.

Very truly yours

EVERETT M. ENSIGN,

Corresponding Secretary



## DETROIT BODY DINES FRATERNITY

(Continued from page 8)

Royal Union Mutual; C. W. Hatton, field supervisor, Equitable of Iowa; T. Louis Hansen, superintendent of agencies, Germania; W. S. Weld, superintendent of agencies, Berkshire; E. D. Field, National, Montpelier, Vt.; W. E. Taylor, Equitable of New York; G. B. Stadden, president, Franklin; H. E. Aldrich, superintendent of agents, Equitable of Iowa; J. W. Purdom, Northern of London, Ontario, Canada; I. M. Hamilton, president, Federal; W. F. Steedman, Sun Life of Canada; H. M. Woollen, president, American Central; A. G. Ramsay, assistant superintendent, Canada Life Association Co.; Winslow Russell, agency manager, Phoenix Mutual; and J. J. Jackson, Mutual Life of New York.

## What the Local Associations Are Doing

*Life Association News* has no paid correspondents. We depend entirely upon the secretaries of local associations to send us stories of all meetings of their respective associations. If an account of the last meeting of *your* association does not appear in this department, ask the secretary of your organization why he did not send us the particulars.

*Immediately after each meeting, on the same day if possible, secretaries of local bodies should send us a full account of the business transacted, including copies of all speeches, or extracts from the most important of them*

**ATLANTA.** Membership dues of the Atlanta association were changed at the recent meeting of this branch. A graduated scale is to be employed with the following rates: general agents, \$10; other agents and solicitors, \$5; and non-resident members, \$3.



**BALTIMORE.** The yacht *Old Glory*, chartered for the occasion, bore the Baltimore association on a day's trip down Chesapeake Bay on the occasion of its annual outing, June 13. The party had dinner at Love Point and returned late in the evening. Delegates to the National Convention were named at the business meeting.



**BIRMINGHAM.** The regular monthly meeting and dinner of the Birmingham association was held recently at the Newspaper Club. Victor D. Hanson was the chief speaker of the evening. A considerable number of members were present.

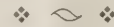
A further report of the June meeting of the Birmingham association reveals the fact that the speaker of the occasion, Victor H. Hanson, is one of the most heavily insured men in the city. His talk dealt with the aspects of life insurance from the buyer's point of view.



**BLUE GRASS.** The regular monthly meeting and luncheon of the Blue Grass association was held June 2

at the Reed Hotel in Lexington. 14 members were present. During the course of the meeting a lively discussion arose over a resolution for the adoption of an association creed.

The principal address of the occasion was delivered by J. C. Hunt, vice-president of the Board of Commerce, the theme of the talk being the necessity of the salesman knowing the commodity he chooses to sell and backing it with honesty and push.



**CENTRAL PENNSYLVANIA.** Only 11 more members are needed to raise the total of the Central Pennsylvania association to a membership double that of September of last year. Such was the statement of President Shirley, in speaking of the membership campaign, at the final "Booster" banquet of this association, held June 19, at the Engineers' Society Club in Harrisburg.

This is something of a record according to A. A. Wert, ex-president and ex-secretary of the local association, who, following a dinner and musical program, gave a short history of the organization. The society was first formed in 1901 and failed. It was not reformed until 1912, when the present organization was completed.

Another feature of the evening was a paper on "Planning in Life Insurance Salesmanship," by Lewis A. Irons, assistant to the vice-president of the Penn Mutual. Mr. Irons gave practical advice on efficiency methods by solicitors in the field, and the value of a fixed goal, regular work, steady planning, and "stick-to-it-iveness."

"Preparedness in Selling Insurance" was the subject of an address by W. E. Graham, of Pittsburg. Everybody, Mr. Graham said, realizes the value of life insurance and expects to purchase it some day. The agents, however, walk too much and talk too much, the speaker held, as there must be enthusiasm behind intelligent work to obtain success.

E. L. McColgin, secretary of the local Chamber of Commerce, and George R. Hull, attorney for the association, also addressed the gathering. F. L. Wright, vice-president of the local association, added the finishing touch to the meeting with a talk on the Church and Life Insurance. Arrangements were also made for the annual picnic. 40 members were present and 8 applications were received.



**CINCINNATI.** Preparedness received the enthusiastic support of the Cincinnati association, following the outlining of the program given by Isador Rauh, a member of the preparedness committee, at the annual picnic of this association held recently at the Zoo. This association intends to be strongly represented on Preparedness Day in this city.

The report of Chairman Bruehl on the insurance salesmanship course to be instituted at the University of Cincinnati aroused more than ordinary interest and it appears that there will be no difficulty in obtaining enough students to fill the quota required by the university.

During the afternoon, the large attendance of the fair sex stimulated the men to perform superhuman deeds in the various sports in which they competed.



**CHATTANOOGA.** 22 members were present and 10 applicants for membership were admitted at the regular monthly luncheon and meeting of the Chattanooga association, held July 7 at the Hotel Patten. Delegates and alternates were appointed to the St. Louis Convention.



**CHICAGO.** Arousing the enthusiasm of his hearers with a strong plea for co-operation with the Government in this



hour of international complication, Henry R. Rathbone, a Chicago business man, addressed the Chicago association at its spring banquet, held June 29, at the Hotel LaSalle. Mr. Rathbone is a son of Major Rathbone, who was in the President's box at Ford's Theater in Washington when Lincoln was assassinated.

The other speaker of the evening was Colonel Frank O. Lowden. In introducing him to the assemblage, President MacArthur termed him "the next Governor of Illinois." The colonel acknowledged the compliment by remarking that he was glad to know that he had won such high office without a struggle. President MacArthur made the last speech of the evening by appealing to the association to take a deeper interest in the affairs of the state government.

The singing of popular airs by the entire body was another feature of the entertainment. About 91 members were present.



**CONNECTICUT.** The regular meeting of the Connecticut association was held June 14, in conjunction with the Third New England Congress at Providence.

Lee C. Robens was re-elected a member of the National Executive Committee, and delegates and alternates were appointed to the approaching National Convention. 3 new members were elected to membership in the local association.



**COLUMBUS.** The Columbus association has commenced upon a membership campaign and has requested each member to secure at least one new applicant before August 15. The movement was begun in effort to land the trophy to be awarded to the association in this district showing the largest percentage of members at the time of the National Convention.



**DAVENPORT.** J. W. Cooper was elected treasurer over G. W. Cannon, at the regular monthly meeting of the Davenport association held June 10.

This association is taking an active part in movements of, and aside from those of the National Association. At this meeting delegates were elected to the St. Louis Convention; it was recommended that the association co-operate with the World's Salesmanship Congress and send delegates if possible; it was urged that the association be represented by a float in the Centennial Celebration parade; that each member suggest to his bank to include the query, "How much old line life insurance do you carry?" in loans forms; and that further action be taken to secure an officer of the National Association to speak to this body before or following attendance at the National Convention. The secretary was authorized to have membership cards printed with the anti-rebate laws thereon. 4 new men were admitted to membership and adjournment was taken until October.



**DETROIT.** 200 strong the Detroit association held its annual outing recently at Bois Blanc Park. Leaving early in the morning, the party arrived at the island about 10 o'clock. From then until noon the time was given over to games. At 12 o'clock the then thoroughly hungry body enjoyed a picnic luncheon, after which a baseball game and athletic contests were held until early evening.

A brief business meeting was held on board the boat at which the matters of selecting delegates to the St. Louis Convention, official endorsement of the World's Salesmanship Congress, and a possible luncheon to be tendered to the visiting life insurance men at the latter congress on July 12, came up for discussion.



**FLORIDA.** The regular monthly meeting and lunch-

con of the Florida association was held July 19 at the De Soto Hotel in Tampa. The meeting was particularly interesting as the purpose of the affair was an effort to influence agents to refrain from making statements of improper conduct on the part of other agents, unless they are prepared and willing to submit evidence to the association to support the charge.

In line with this effort two informal discussions, "The Ethics of Life Insurance," and "When Competition Ceases" were conducted. The arguments brought out in these discussions proved that different views were held as to the subjects, and provoked a lively interest.



**GEM STATE.** The first annual meeting of the Gem State association was held June 12 at Boise, and the following officers were elected for the ensuing year: president, D. G. White; vice-president, R. C. Pennington; treasurer, George B. Martin; secretary, C. F. Kutnewsky; and executive committeemen, E. A. Crooks, E. J. Phelps, F. T. Flinders, B. T. Montgomery, and Herman Deitz.



**IOWA.** The final meeting of the Iowa association for this season occurred recently in conjunction with their annual picnic held at Union Park, Des Moines. 60 members attended the affair and members who were present at the recent Northwest Congress related their views and experiences in regard to it.



**JACKSONVILLE.** Acting upon the suggestion of their president, William Dickson the Jacksonville association on June 20 entertained at a luncheon officials of the banks of this city that are members of the Clearing House.

Among the several speakers of the occasion was Giles Wilson, one of the most influential bankers in the state. In part Mr. Wilson said:

"No business man worthy the name would want it known that he did not have his buildings, machinery, goods, amply protected from possible loss by fire. Casualty and liability policies protect against accidents to employees or property or your person, and guarantee the proper performance and completion of contracts. Marine, hail, tornado, burglary, title, fidelity, health and other forms of insurance are in constant use to cover special risks, while Lloyd's will issue a policy to cover possible loss from any unusual or extraordinary cause. In short, insurance to cover any and all risks is obtainable and is applied for and issued daily in large sums. This is true because the insurance business, scientifically, mathematically and statistically, has a sounder foundation than any other known business. Holding it as the pattern, retail trade, manufacturing, transportation, farming, and almost any other line or avocation you might think of or mention, are all mere adventures.

"Of the various types of insurance no other rests on such soundly established principles or so complete experience as life insurance. And yet, of all forms of human endeavor, life insurance is the least comprehended and understood. It is unquestionably true that in its amelioration of mankind, and as a safety valve in the various activities in the world's progress, it is not equaled by any single agency. Should any man treat lightly the subject of life insurance I would merely ask him to reflect for a moment on the word "life"—human life. Consider, if you please, that the earning power of human life creates the more than ten billion dollars taken annually from our cultivated soil; that human life builds all the structures, develops all the mines, creates all the commerce of the world; or as a striking example of the value of one single human life, that of Thomas A. Edison, that it is equal to the value of the product of all the machinery that can be



## PROSPEROUS AND PROGRESSIVE

Up-to-date business methods, backed by an unbroken record of fair-dealing with its policyholders, have achieved for the Sun Life of Canada a phenomenal growth.

In the past six years its assurances in force have nearly doubled; in the past eleven years they have more than trebled.

More than **166,000** of its policies are now in force for assurances totalling over **\$265,000,000**, much the largest amount carried by any Canadian life company.

**E. W. OWEN, Manager, Detroit, Mich.**  
**E. E. WILKINSON, Manager, Port Huron, Mich.**  
**F. C. HOLBECK, Manager, Lansing, Mich.**  
**H. W. DICKINSON, Manager, Philadelphia, Pa.**  
**H. S. POTTER, Manager, Pittsburgh, Pa.**  
**C. E. KREGLOE, Manager, Baltimore, Md.**  
**N. D. SILLS, Manager, Richmond, Va.**

**SUN LIFE ASSURANCE  
 COMPANY OF CANADA  
 HEAD OFFICE - MONTREAL**

turned out by the full flow of the great Niagara Falls. Life insurance in reality is the conservation of human life, or man's earning power."

Turning towards business life insurance the speaker outlined some of its benefits and mentioned a few concrete examples of its value.

In concluding he said, "You charge your premiums on fire and other forms of insurance to expense, but there is a form of business insurance which, after a few years, is not an expense, but an investment, an asset, and the premiums may be so designated. The right kind of business insurance is an excellent and high grade bank collateral.

"Nearly all the twelve federal reserve banks are asking their member banks to use financial statement blanks or forms which inquire as to the amount of life insurance carried and as to who is beneficiary. Many well managed and conservative banks have long secured such information from their borrowers, and it now seems probable that all member banks of the federal reserve system who desire to place their receivables in the most acceptable form for re-discount purposes will embody this question in the schedule required to be filled in before granting loans of any considerable amount. And the question itself tells the whole story of the need."

Colonel Watler P. Corbett of the association, also spoke on life insurance, but from the standpoint of the insurance man. The luncheon proved such a success that this body expects to continue to entertain representatives of various professions at intervals.



**KNOXVILLE.** W. F. Dunbar, insurance commissioner for Tennessee, was the only speaker at the monthly meeting of the Knoxville association, held June 24 at the Seilaz.

For a half hour the commissioner talked upon vital facts in an emphatic manner, stating that his official business was to protect the public against unsound insurance by the enforcement of the laws for regulating the admission of insurance companies into the state, regulating the character and value of their assets, and establishing proper standards for increasing their efficiency and value to the public, he complimented the insurance agents in Tennessee, and remarked that he believed their increased efficiency in the field, as well as a great improvement in the personnel of the agency force, was largely due to the work of the life underwriters' associations. He said that this is a day or organization, and that it is just as essential for the insurance men to be organized as it is for the members of the medical, dental or legal profession, and that all agents outside the association should join at once and assist in pushing forward every movement for the public welfare in insurance circles. He gives the association his official endorsement.

The day has come when it is considered a disgrace to die without life insurance, he asserted, because such a condition oftentimes results in the humiliation of the family of the uninsured, and because it is within the power and ability of every one with a family dependent upon him to be insured.

He praised the life insurance companies for their honesty in the administration of their affairs and the prompt payment of claims upon the death of the insured.

Affirming that there are now 305 insurance companies with about 800 agents operating in Tennessee and that these companies and their agents paid last year more than \$435,000 in fees and taxes into the treasury of the state, he stated that the companies are now selling life insurance as cheaply as it can possibly be sold, considering the expense of maintaining their organization paying taxes, and creating a sufficient reserve to guarantee the payment



## MOLLY IS ENTHUSIASTIC—SURE !

Dear Polly:

I'm getting to be a regular enthusiastic Phoenix Mutual "man" myself. "Service" was the word that first caught Bill's eye, but neither of us really felt that it would do what they said it would. I've read and re-read those seventeen books in their educational course. Who ever heard of a "Sales Department" in life insurance before? Bill is getting sixty per cent of his business directly from Home Office leads. We're mighty happy I tell you.

Yours,

Molly.

in full of all just claims immediately upon the death of the insured.

Other visitors present were C. D. Beardsley and Henry McMilan, officials of the Knoxville Insurance Exchange. This association will not suspend meetings for the summer. A new member was admitted at this meeting.



**LA CROSSE.** Insurance Commissioner M. J. Cleary, speaking at the meeting and banquet of the La Crosse association, June 16, said, "The time was when the insurance agent was classed with the book agent and lightning rod man. To-day you young men who are just entering the life insurance field need not be ashamed of your business. The public is realizing that insurance is a protection to society."

Continuing he remarked, "I believe the life insurance companies of the nation have done more for the relief of suffering humanity than all the benevolent and charitable institutions put together. Insurance is a protection to society and to a man's family."

George A. Boissard, president of the Guardian Life, was the other speaker of the evening. Among the many interesting points brought out in his speech, was his belief that we have passed the day when the average citizen's first question is: "How much off will I get from the regular rates?" "The day is not far off when insurance men will be builders always. We will profit ourselves more if we respect the other man's business, for by so doing we will impress on the public the confidence we have in life insurance."

A debate: "When Should Competition Cease?" was argued by S. M. McDonald who held that competition should cease with the signing of the application, and G.

W. DeWolf, who declared that it should cease when a man is insured. 30 members were present.

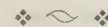


**LIMA.** Election of delegates to the National Convention and to the World's Salesmanship Congress at Detroit occupied the attention of the Lima association at the regular monthly meeting, held June 13. 12 members were present.



**LOS ANGELES.** 200 members of the Los Angeles association recently forgot convention and work, and accompanied by their wives and friends held an old fashioned basket picnic at Verdugo Park. The day was started with a baseball game, races, bowling and dancing, and finished up with a business meeting with President Muma in the chair.

A large number of applications for membership were accepted and a resolution was passed commending the local banks for the attitude they have adopted in the matter of life insurance advertising. This was the last meeting of this association until September.



**LYNCHBURG.** What was probably one of the best meetings they have yet had was held by the Lynchburg association June 12 after a luncheon at the Virginian Hotel. Following an interesting discussion, a "Standards of Practice" resolution restricting the members to fair competition, strictly legal practices, and the employment of only honest, competent men, was passed amid considerable enthusiasm. 15 members were present and 1 new one was elected. Following is the model resolution adopted by this association:



Purely Mutual

The

Chartered 1857

# Northwestern Mutual Life Insurance Co.

MILWAUKEE, WISCONSIN

GEO. C. MARKHAM, President

**INSURANCE IN FORCE, \$1,420,012,571**
**SATISFIED POLICYHOLDERS** each year apply for over 35% of the new insurance issued.

**NORTHWESTERN POLICIES** are easiest to sell and stay longest in force.

**Mortality 60.31%. Interest 4.95%. Expense 10.46%.**
**AGENTS PROTECTED** by enforced No-Brokerage and Anti-Rebate Rules.

**INCOME INSURANCE  
CORPORATION INSURANCE  
PARTNERSHIP INSURANCE**
**It Will Pay You to Investigate Before Selecting Your Company**
**Write to H. F. NORRIS, Superintendent of Agencies  
MILWAUKEE, WISCONSIN**
**LARGE "DIVIDENDS"  
LOW COST  
SERVICE POLICY**

P 539

**A MAN ASKED RECENTLY—**
**"Why is it that the**

## GERMANIA LIFE INSURANCE COMPANY of New York!

**is writing so much more business now than  
it wrote in former years?"**
**One Reason Is**

### A NEW WAIVER and ANNUITY CLAUSE

 which provides, in case of disability, for the payment of **10% of the face amount** of the policy each year during the lifetime of the insured and the payment of the

**FULL FACE AMOUNT** of the policy to the Beneficiary at the death of the insured.

**Another Reason Is**

Scores of good life insurance salesmen have learned that the Germania is the company for

### MEN WHO WANT TO GROW

If YOU are a man of that type it will pay you to communicate with

**T. Louis Hansen, Superintendent of Agencies  
50 Union Square, New York, N. Y.**

fair competition between our members, we mutually agree:

1. That we will not accept after July 15, 1916, any application from any part time agent, or from any person, until such agent or person shall have actually completed the following details for qualification as our regular agent:

(a) A signed up regular contract with our Home Office.

(b) A Virginia authority card.

(c) His name submitted in writing to the executive committee of our local association.

(d) Nor will we pay out directly or indirectly to any person any sum in compensation for furnishing us the name of a prospective buyer, nor will we allow any sub-agent to grant any such compensation.

2. We will only accept as part time agents qualified as in section above—men of character and strong initiative who we are convinced will not confine their soliciting to the men of their office, factory or business house, but who will do a general soliciting, and who will perfect themselves as intelligent solicitors in the knowledge of life insurance principles, and practice by thorough and constant study.

3. That above section 1 and 2 shall apply only to Lynchburg and suburbs.

4. That we will not rebate in any way, directly or indirectly, nor permit the same to be done by our employees or agents.

5. That we will not knowingly violate any of the insurance laws as are laid down by the Virginia insurance commissioner, and as interpreted by our individual companies; nor permit the same to be done by our agents.

6. In case of violation of any of these agreements, the offending party will be given an opportunity to explain and defend the charge or charges, and if explanation is not satisfactory the case may be referred by this association to the Virginia insurance commissioner for decision.

7. That this association reserves the privilege of amending or changing these agreements by a two-thirds vote of our entire membership

8. We, the members of the Lynchburg association of

The Life Underwriters' Association was organized, and stands for everything tending towards the betterment of the insurance profession. Therefore, for the conservation and elevation of the business and to maintain a



life underwriters, signify our approval and agreement by affixing our names hereto.



**NASHVILLE.** The regular monthly meeting of the Nashville Association was held July 11. The chief business of the gathering was the appointment of delegates to the National Convention.



**NEW YORK.** The proposed bill of the Comptroller of Currency, allowing 2000 national banks in towns of less than 3000 inhabitants to engage in the insurance business, was accorded a resolution of opposition at a special meeting of New York association, held June 16, in the Merchants' Auditorium in the Woolworth Building. It was further ordered that President Priddy and Secretary Rogers be appointed to draw up the resolution and forward copies to the Representatives and Senators for New York in Congress. Some discussion prefaced the adoption of the resolution.

The president, in his remarks, referred briefly to the work of the Red Cross, the World Sales Congress, the

accomplishments of the New York association, and he made the announcement that the Aetna, on the thirtieth of June would withdraw its so-called cut rate policy. Urging the support of the local membership campaign by members of the association, the National Vice-president announced that C. B. Knight, manager for the Union Central, had presented ten applications just previous to the meeting.

Among several excellent suggestions made at this meeting was one: That the National Convention of Insurance Commissioners shall establish a clearing house for agents. Such a bureau, with information arranged and tabulated would prevent agents with a criminal or otherwise bad record in one state from securing a license in another.

President Priddy also told of selling 79 National Association emblems in 12 minutes while at the recent New England Congress.



**NEW YORK.** It was a great occasion, that of the annual outing of the New York association held June 27, at the Crescent Athletic Club down by the upper bay. Fun and frolic there was plenty; and yet there were

One of the Best Forms of Insurance ever  
devised is the

## Equitable's Life Income Policy

embodying a

### New Disability Clause

Under this latest form, if the Insured becomes totally disabled he receives an income for life equal in amount to the income payable to the Beneficiary after his death, any sums thus paid to him being in addition to and in no way reducing the income which the Beneficiary will subsequently receive. It is a form that may fairly be said to sell itself. Insurance salesmen will do well to investigate.

**THE EQUITABLE  
LIFE ASSURANCE SOCIETY  
OF THE U. S.**

120 Broadway

New York

## Satisfied Policyholders

The constant line of applicants  
for **ADDITIONAL** insurance in the

**JOHN HANCOCK**

shows that its members have  
**GOOD JUDGMENT**

**TIE UP WITH THE COMPANY MAKING**

**SATISFIED AGENTS**



**WILLIAM N. COMPTON**

General Agent

Metropolitan District

**ST. PAUL BLDG. 220 BROADWAY  
NEW YORK, N. Y.**





Founded 1868

Assets

\$35,656,611

Capital &amp; Surplus

\$4,504,807

Life Insurance in Force

\$160,659,702

# POLICIES THAT SELL

are the new policies issued by the

## Pacific Mutual Life Insurance Company

Because they pay Double in case of Death and certain Losses due to Accidents. Every insurer who hears about these policies wants one.

*For full information get in touch with our General Agent in your State, with whom good agency connections can be made.*

moments when the laughter was strained, and the air was filled with tenseness, for the Seventh Regiment had left for the border that morning and following it were the Seventy-first and Fourteenth. With them went a number of members of the local association. When Julian S. Myrick, past president of the association, begged the assemblage "to go out and preach the gospel of preparedness"; when J. C. Dempsey of the New England Mutual, sang The Star Spangled Banner (it was the second time that evening it had been sung), the enthusiasm ran high. 160 members were present.

But the outing had its lighter side too. The baseball game between two teams managed respectively by E. W. Allen of New England Mutual and J. S. Tunmore of the Provident Life and Trust, provoked many sallies. Somebody on the sidelines, in answer to a question, called the contest an "amateur game," and a near-by spectator, in a stage whisper said, "decidedly." Perhaps, though this was a coincidence. E. W. Allen's team won with a score of 7-2.

The tennis tournament was called on account of darkness which set in following the first set of finals. The score stood 6-4 in favor of Mr. Myrick and F. F. Simpson of the New England Mutual.

At 7 o'clock an excellent shore dinner was served with W. F. Atkinson acting as toastmaster. It is to be noted, too, that the press is represented more and more prominently at these association dinners. Upon this particular occasion they had a table to themselves and it was the only table graced by the presence of ladies. They were Mrs. B. L. Phelps, editor of the American Underwriter, and Mrs. W. S. Barnaby, her guest.

Following the dinner President Priddy spoke briefly upon the work of the local association, the membership campaign and upon the men who had gone to the front. In regard to the latter, he mentioned the fact that a number of those who had gone had not paid their dues, and asked that a motion be made that the association pay them while they were away. The motion was accordingly acted upon. The National Vice-president also announced that he had just received a letter from the vice-president of the Pacific Mutual Life to the effect that that company would withdraw on August 1 its low-rate policy. Members of the University Glee Club of Brooklyn rendered several selections and then the contest for the championship of The After-dinner Speakers of New York began. J. C. Dempsey and C. J. Burns were the competitors for the diamond-studded belt offered. For awhile it was a close race but Mr. Burns finally secured the trophy. Whether he came by it honestly or not we are not in a position to state.

Oh yes, and we mustn't forget one by the name of Steele who seemed to be living up to the name. For the occasion the gentleman was acting in the capacity of presi-

digitator and by the aid of slight of hand tricks he appeared to be accumulating considerable premium monies. We are particularly bitter, for he numbered us among his victims.



**NORTH TEXAS.** It developed at the recent regular meeting of the North Texas association that the charge of twisting which had been preferred against A. P. Minchew, a member of the association was not sustained by a majority report of the executive committee. Mr. Minchew had been charged with twisting, unfair competition, and unprofessional conduct, by A. L. Davis, superintendent of the American Central Life. A minority report of this committee, however, did sustain a portion of the charges. In connection with the report the committee called attention to the resolution passed by this association on February 12 last, declaring that as a rule competition should cease with the signing of a policy. Two new members were admitted during the meeting.



**OKLAHOMA CITY.** Twelve men applied for membership at the regular monthly dinner of the Oklahoma association, held recently at the Lee-Huckins Hotel in Oklahoma City.

T. N. Watlington of the Banker's Life and the Rev. N. H. Royer of the English Lutheran Church addressed the gathering. National Vice-President J. Henry Johnson also spoke on the recent increase in membership and on endowment insurance. A committee was appointed to name the delegates to the St. Louis Convention.



**OREGON.** First prize for the best selling talk delivered at the regular dinner of the Oregon association held June 5, in the Orange Room of the Oregon Hotel, Portland, went to A. F. Parker of the New England Mutual; second prize to M. R. Cummings of the Penn Mutual; and third prize to Harry Daus of the Travelers. The first prize-winning talk will be reproduced in a later issue.

Among other talks of the evening was that of Vice-president Mecklem, advocating the talking and selling of odd term endowments. His argument was, that it is better to have a good sized amount of capital maturing at one time than small amounts coming due year after year. H. G. Colton told of his method of appealing to prospects to capitalize their brain, that part of one's anatomy being responsible for one's production; and Mr. Daus revealed his answer to the prospect who attempts to put the solicitor off by stating that he is not well posted enough to argue.

"When you are sick you call a doctor; when you get into trouble you consult a lawyer; you do not argue with

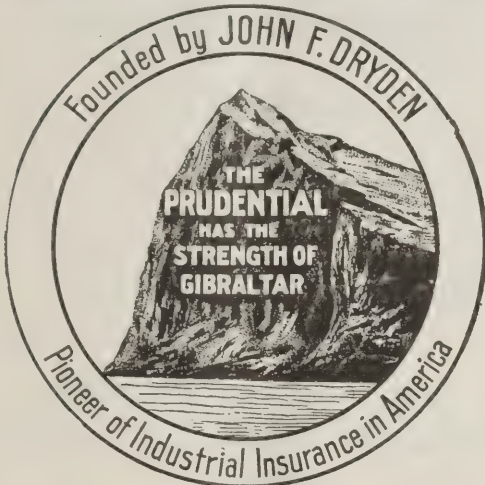


## PRUDENTIAL DAY

### The National Pay-Day

means a check for the family on the first of every week or month, through a Prudential Weekly or Monthly Income Policy.

Prudential agents are finding these among the most interesting propositions in Life Insurance.



### THE PRUDENTIAL INSURANCE CO. OF AMERICA

Incorporated under the laws of the State of New Jersey

FORREST F. DRYDEN, President

Home Office, Newark, N. J.

them or question their advice. I am a specialist in this line, the same as a doctor or lawyer in their respective lines. I am diagnosing your case as one requiring protection, and this particular policy as the one most suited to your needs, the only way to put cert in certainly, and tune in opportunity. Let's do it now."

Other speakers were: A. F. Eschricht, Angus Allmond, H. H. Hazlett, A. F. Parker, G. M. Slocum, Edgar Smith, M. R. Cummings, D. C. Herrin, Mr. Fischer, and William Goldman.

It was reported during the business meeting that the insurance commissioner was endeavoring to have the Guaranty Fund Life of Omaha withdraw from the state without litigation. It was further resolved that each general agent and manager be assessed \$5 for the purpose of meeting the assessment of the National Association; that the Lumbermen's National Bank be commended for its attitude taken in advertising life insurance; and that a vote of thanks be sent The Oregonian for its attitude in furnishing free space for life insurance advertising.



**PITTSBURG.** The annual picnic of the Pittsburg association was held June 24. On the steamer Sunshine, chartered for the occasion, the party went up the river as far as Elizabeth where they landed and a five inning ball game was played. The boat then returned to Pittsburg. Dancing on board ship was another feature of the sail.

During the trip a short business meeting was held at which four new members were elected, several more were suspended for non-payment of dues, and a substitution was made in the personnel of the St. Louis Delegation.



**PEORIA.** The annual outing of the Peoria association occurred June 17 when the steamer Verne Swain took the

## ÆTNA

### Life Insurance Co.

OF HARTFORD, CONN.

ISSUES BOTH

Participating and Non-Participating  
Life and Endowment Policies

Also Non-Participating Term Policies

Agents will find that the policies of this Company cover a wider range and provide greater benefits than others, and are therefore easiest to sell.

Experienced and successful men, also successful men without life insurance experience, may find satisfactory opportunity with the AETNA LIFE. Address:

FRANK BUSHNELL, Agency Secretary,  
HARTFORD, CONN.

members of this club to Lacon. Following the return of the steamer to Peoria an hour was given up to social events.

At a business meeting taking place on board, delegates to the St. Louis Convention were elected as were also delegates to the World's Salesmanship Congress.

Interesting open forum talks on income insurance and closing were lead by C. R. O'Brien and A. H. Kahler respectively, following which meetings were adjourned until October.



**PUGET SOUND.** "The Part time Agent," a paper by F. H. Grinnell, proved to be the feature of the regular meeting of the Puget Sound association held June 5.

As a whole the paper was a brief in defence of the part time man providing he wrote business upon a legitimate basis. On the other hand Mr. Grinnell said: "Greed and avarice are the motives that prompt men to demand licenses that they may grab commissions honestly earned, and just as there is no place for the liar, there is no place in the insurance field for the avaricious man. Such men do not care what the client gets."

"Continuing his endeavor to prove that there is a place for the part time man, the speaker drew more clearly the line of demarcation between the illegitimate and the honest part timer. Referring to the small town, he asserted that it was virtually impossible for a whole time solicitor to make a living in it and that the competent part timer here could render just as great a service to humanity in proportion, as did the big writer in the city.

In concluding he remarked: "Far be it from any sincere insurance man or for any organization of insurance men, to stand in the way of any agent, be he a part time man or a full time man, in his efforts to place a life insurance policy on the life of any human being, provided



*Representing*

# THE MUTUAL LIFE

INSURANCE CO. OF NEW YORK

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

*For Terms to Producing Agents, Address*

**GEORGE T. DEXTER, 2d Vice-President**

**34 Nassau Street, New York, N. Y.**

of course, ethical methods are used to induce the prospect to sign. I say there is a place for the legitimate part time man."

The discussion following this address brought out the fact, that with the exceptions of the author, who is an agent, and certain general agents, the part time man is not held in high favor by this association. Space permitting the address in full will appear in the News at a later date.



**RICHMOND.** "Modern Municipal Governments" was the topic of an address delivered by T. Garnett Tabb, chairman of the Civics Committee of Richmond, before the Richmond association at a recent meeting held at the Business Men's Club. Mr. Tabb stressed particularly the part insurance men might play in securing good city government.

It was stated that T. Foster Witt, who submitted an essay, recently, in the Insurance Press prize contest would read the paper at the next meeting. A copy of Dr. Huebner's book was sent to the Department of Economics of the University of Virginia; attention was called to the coming World Salesmanship Congress; a resolution of respect for the late J. C. Dobbin of St. Louis, a former member of the local association, was passed; and five new members were elected. D. R. Midyette, National Committeeman, was re-nominated for that position and will attend the St. Louis Convention. Prospective plans for the July and August meeting indicate that the first will take the form of a picnic at the sea shore, and that the second will include an automobile trip to a near by summer resort. It was also unanimously voted to have this association extend their co-operation to the insurance commissioner in entertaining the officials of other states who will meet here in September.

## Busy! Busy! BUSY!

Great days, these, for life insurance. The public is buying with unprecedented freedom. Our representatives are getting a most liberal share. Delivered business far ahead of last year to date. Prosperous Field!—Satisfied Home Office!

Contributing causes: Unexcelled policy contracts, enviable low cost, high reputation of Company, strong backing of Field by Home Office, excellent Field magazine, and fraternal relations between Home Office and Field.

*Occasionally we have a General Agency opportunity.*

**JOSEPH C. BEHAN, Superintendent of Agencies**

**Massachusetts Mutual Life Insurance Company**

**Springfield, Massachusetts**

**Incorporated 1851**

**ROCHESTER.** Following a luncheon at the Rochester Club, June 3, the Rochester association placed itself on record as being opposed to the undesirable part time man being allowed to operate in the state of New York. Sixty members were present. Several members made a few remarks in reference to the motion and 7 new men were elected to membership.

Rochester, N. Y., June 10 (*Special*). The local association of life underwriters, uniting with other insurance men of this city, made a fine appearance in the Preparedness Parade to-day when 40,000 men of this city marched through the streets to demonstrate their sympathy with the movement now sweeping the country. This was the largest parade of its kind that has been held in this state outside of the metropolis. The insurance division was 300 strong and a band of 75 pieces marched with them.

**ROCHESTER.** Underneath the shady willows that surround the Newport House over on Irondequoit Bay the Rochester contingent, on June 28, held their annual outing. The trip was made by automobiles and the first car had no more than arrived than, it is said, one of the regular guests of the House started to cry out that the Mexicans were swooping down to raid the place. Her fears were quieted, however, when the peaceful mission of the body was explained.

Then followed two ball games played between teams captained by E. B. Nell and G. C. Fitcher. Mr. Nell's team won both games. A fat men's race came next, and several dashes and other athletic contests followed. After this program was completed, dinner was served at the hotel.



**SACRAMENTO.** Prolific, in the views and sidelights on life insurance it developed, was the recent banquet of the



# AMERICAN CENTRAL LIFE

## Insurance Co.

INDIANAPOLIS, IND.  
Established 1899

HERBERT M. WOOLLEN  
PRESIDENT

# New England Mutual Life Insurance Company

BOSTON, MASSACHUSETTS.

Chartered 1835.

ALFRED D. FOSTER, President

### Financial Statement, January 1, 1916

Assets	-	\$74,274,980.68
Liabilities	-	69,154,791.00
Surplus	-	\$5,120,189.68

For Policyholders and for Agents  
THE NEW ENGLAND MUTUAL  
is the Company of  
SUPERIOR SERVICE

GLOVER S. HASTINGS, Superintendent of Agencies

Sacramento association. 100 men attended the meeting.

Chief among the speakers was J. E. Phelps, insurance commissioner for California. One of the greatest crimes in the insurance business, he stated is the policy loan evil, which, with rebating, is responsible in a great measure for lapses on policies. Figures to prove that loans on policies have increased more than 3 times as fast as the companies' assets in the last 10 years, were presented by the commissioner.

W. S. Tupper, of the West Coast Life, who followed with a plea for the legitimate part time man, also condemned the loan system. J. R. Maloney, president of the California Federation, was another speaker and the burden of his talk was a preaching upon the evils of state insurance. E. P. Shoemaker, president of the Sacramento association acted as toastmaster and other speakers were: C. W. Halser, W. B. Messler, C. J. Kiltgaard, and W. E. Webb.



**SANTA BARBARA.** The life insurance men of Santa Barbara met July 1, at a banquet at the Hotel Arlington, for the purpose of forming an association. Addresses were delivered by J. N. Russell, Jr., chairman of the National Executive Committee; G. A. Rathbun of the Equitable of New York, and I. Muma of the Aetna.



**SPRINGFIELD.** The regular monthly meeting of the Springfield (Mo.) association was held July 2. 10 members were present and 1 new one was admitted. The members of this association were also the guests of the Springfield Young Men's Business Club, at a luncheon, June 29. The Reverend Dr. Bacon acted as toastmaster, and Joseph Gaylor, M. A. Nelson, and M. E. Dark, of the local association addressed the body.

**ST. LOUIS.** A combination smoker and Dutch lunch was held June 28, by the St. Louis association. The purpose of the meeting was to discuss the details of preparation for the National Convention.

The principal speaker of the evening was National President Edward A. Woods, who addressed the body on "Salesmanship." Darby A. Day of the Mutual of New York, and National Councilman H. J. Powell and former National President, of Louisville, were the other speakers. About 300 men were present and 75 new members were elected.



**SYRACUSE.** For 50 miles over delightful country roads, the Syracuse association journeyed, June 20, to South Bay Club House, for their annual outing. The trip was made in automobiles. A base ball game, which, by the way, still is undecided, a tug of war, a potato race, and other forms of athletic events constituted the afternoon's attractions. At 6.30 a frogs' leg and chicken dinner was served at the club and following the meal a short meeting was held.

Delegates were elected to the World's Salesmanship Congress; Charles L. Behm was elected to succeed H. B. Husted as member of the National Executive Committee; and after a brief talk on the subject by T. L. Britton, chairman of the membership committee, it was voted to put forth earnest effort to secure the association's quota for the Membership Campaign of the National Association. 1 new member was elected and 27 others were present.



**TWIN CITIES.** Retrospect and Prospect, was the title given to the recent meeting of the Minneapolis and St. Paul associations. The evening was given over to a review of the Northwest Congress and to consideration of the coming National Convention.



## The Extra Inches

Garfield is credited with having said: "It is not the six feet that make a man tall, but the extra two or three inches above the average."

The "extra inches" above the average likewise determine the measure of the success of any institution.

It is the extra  $1\frac{1}{2}\%$  interest realized, over and above the average rate of the combined earnings of all the great Life Insurance Companies that gives the *Union Central* its high standing.

The extra interest above the average earned by the *Union Central Life* during the single year of 1915, amounted to \$1,586,417.51.

It is the "extra millions" of interest earned that enables the Company to continually increase its *service* and maintain its *low net cost* record.

For concrete illustration, ask any *Union Central* policy holder or agent, or address Allan Waters, Sup't of Agents.

**The Union Central  
Life Insurance Co.  
Cincinnati, O.**

Jesse R. Clark, Pres.

Fiftieth Year  
1867-1916



G. W. Robinson, briefly reviewing the congress said the one thing that impressed him most was the harmony and co-operation between the men of the two cities. The membership campaign of the National Association was the subject of a talk by M. J. Dillon, president of the St. Paul association. Other speakers were: Lorin Hord, J. E. Myers, Mr. Hitchcock, B. H. Deters, and B. H. Timberlake.



**WESTERN MASSACHUSETTS.** A clambake—yep, a real old-fashioned one—was the feature of the annual outing of the Western Massachusetts association, June 28, at Riverside Park, Springfield. A delegation of Connecticut men came over during the course of the bake and tried to break things up generally, and, it is said, just as a fight was about to ensue, somebody suggested baseball as a means to settle their differences. All were agreed and the Massachusetts men won with a score of 10 to 3.

## Metropolitan Life Insurance Company

(Incorporated by the State of New York.)

THE COMPANY OF the People BY the People FOR the People

### PROOF OF PUBLIC CONFIDENCE

This Company, although it operates only in the United States and Canada, has more insurance in force than any other life insurance company in the world.

The number of policies in force is greater than that of any other company in America, greater than all the regular life insurance companies put together (less one), and can only be appreciated by comparison. It is a number considerably in excess of the combined population of Greater New York, Chicago, Philadelphia, Boston, St. Louis, Cleveland, Baltimore, Cincinnati, Pittsburgh, San Francisco and Kansas City.

### SIGNIFICANT FACTS

This Company's Policy claims paid in 1915 average one claim for every 45 seconds of each business day of eight hours and in amount \$242.01 a minute.

### The Daily Average of the Company's Business During 1915

639	per day in number of Claims Paid.	\$326,616.59	per day in Payments to Policyholders and addition to Reserve.
9,175	per day in number of Policies issued and revived.	\$146,602.49	per day in increase of Assets.
\$1,956,438.00	per day in New Insurance issued, revived and increased.	Insurance in Force	\$3,196,491,344.00

Full particulars regarding the plans of the Metropolitan may be obtained of its Agents in all the principal cities in the United States and Canada, or at its

Home Office: 1 MADISON AVE., NEW YORK

## THE LYONS PUBLISHING COMPANY

Printers and Publishers  
of Private Editions

105 WEST FORTIETH STREET

NEW YORK CITY



AGENTS WHO REPRESENT  
THE  
**PENN MUTUAL**  
LIFE INSURANCE COMPANY  
OF PHILADELPHIA

HAVE AN INSURANCE CONTRACT  
TO PRESENT WHICH IN THE SUM  
OF ALL ITS BENEFITS IS UNSURPASSED  
IT IS BEST NOT JUST ONE WAY  
BUT BEST ALL WAYS

AND ALWAYS  
BACK OF IT IS A SIXTY-NINE YEAR  
REPUTATION FOR FAIR DEALING  
WITH ALL ITS POLICYHOLDERS WHETHER  
CONTINUING, WITHDRAWING, MATURING  
OR DYING

**Capitol Life Insurance Company**  
DENVER, COLORADO

THOS. F. DALY, President

Gross Assets - - - - - \$1,885,010.71  
Surplus to Policyholders - - - 250,266.46  
Insurance in Force - - - - 18,087,121.00

**Good agents wanted in unoccupied territory**  
**PROGRESSIVE COMPANY**

**SECURITY MUTUAL LIFE**  
**INSURANCE COMPANY**

Binghamton, N. Y.

Offers to men able to produce business first-class territory, with direct contract providing liberal compensation.

For particulars address

C. H. JACKSON, Supt. of Agencies

FOUNDED 1865

**The Provident Life and Trust**  
**Company of Philadelphia**

"Business-Life" Insurance

*Write for Leaflet*

1865      LOWEST MORTALITY      1916

Fourth and Chestnut Sts., Philadelphia

Live OPPORTUNITIES are OPEN  
for AGENTS who CAN DELIVER

Men capable not only of writing applications but of collecting the premiums, are always welcome to our forces and can be advantageously placed.

**Union Mutual Life Insurance Co.**

PORTLAND, MAINE

ARTHUR L. BATES, President

Address: ALBERT E. AWDE, Supt. of Agencies  
7 W. Madison St., Chicago, Ill.

1850

1915

**The United States Life**  
**Insurance Company**

In the City of New York Issues Guaranteed Contracts

JOHN P. MUNN, M.D.,  
President  
Finance Committee  
Clarence H. Kelsey  
Pres. Title Guarantee  
and Trust Co.  
William H. Porter  
Pres. Chem. Nat. Bank  
Edward Townsend  
Pres. Importers and  
Traders' Nat. Bank

Good men, whether experienced in life insurance or not, may make direct contracts with this Company, for a limited territory if desired, and secure for themselves, in addition to first year's commission, a renewal interest insuring an income for the future. Address the Company at its Home Office, No. 277 Broadway, New York City.

**Agency Organizer**

If you are ambitious to enter organization work and can show a clean record as a successful producer, write us giving your life insurance experience.

**The Franklin Life Insurance Co.**  
Springfield, Ill.



GOOD work is recognized by this Company. Men with their future before them should listen. If you wish a place where you can grow, where the Home Office knows first hand what you are doing and what your ambition is, if this hits you, think it over—then act.

## Pittsburgh Life and Trust Co.

Home Office, Pittsburgh, Pa.

W. C. BALDWIN  
President

HOWARD S. SUTPHEN  
Vice President & Manager of Agencies

## THE METROPOLITAN CASUALTY INSURANCE CO. OF NEW YORK

Chartered 1874.

Home Office 47 Cedar St., New York

An old and well established company, progressive and up to date in its methods.

Its **PERSONAL ACCIDENT AND HEALTH** Contracts

are easy to sell. They are superior to those of other companies.

E. H. WINSLOW, President

**Reliable and Energetic Agents Wanted**

## Organized 1871 LIFE INSURANCE COMPANY OF VIRGINIA

Richmond, Virginia.

**OLDEST LARGEST STRONGEST**  
Southern Life Insurance Company.

Issues the most liberal forms of Ordinary Policies from \$1,000.00 to \$50,000.00, with premiums payable annually, semi-annually and quarterly, and Industrial Policies from \$12.50 to \$1,000.00 with premiums payable weekly.

Condition on December 31, 1915:

Assets.....	\$ 12,629,857.65
Liabilities.....	10,818,731.09
Capital & Surplus.....	1,811,125.66
Insurance in Force.....	104,822,701.00
Payments to Policyholders since Organization.....	16,811,250.99

Is Paying its Policyholders OVER 1,350,000.00 annually.  
Good territory for live Agents.

## The "Home Life"

The fifty-sixth annual statement of the Home Life Insurance Company, of which George E. Ide is President, presents a record of substantial benefit to its policyholders during the year and a solid growth in financial strength.

Assets increased to \$32,029,439.71 after paying to policyholders \$3,447,381 including dividends of

**\$602,721**

The insurance in force was increased by \$4,766,740 and is now

**\$125,660,173**

For Agency apply to

GEORGE W. MURRAY, Supt. of Agents

256 Broadway

New York, N. Y.

## Build Your Own Business



under our direct general agency contract. Our Policies provide for:

**DOUBLE INDEMNITY  
DISABILITY BENEFITS,  
REDUCING PREMIUMS**

See the new low Rates.

John F. Roche, Vice-President.

Organized 1850

**The Manhattan Life  
Insurance Co., 66 Broadway, New York**

## Warm Personal Interest

That describes the happy relation existing between the Fidelity and its Field Men, and explains why both are forging ahead. Maybe you could reach a higher success in that atmosphere. Write to—

## The Fidelity Mutual Life INSURANCE COMPANY

WALTER LE MAR TALBOT, Pres. PHILADELPHIA, PA.

*Desirable openings in good territory for the  
right men*

Ambitious, productive and trustworthy  
Life Agents may be benefited by  
corresponding with the

## Berkshire Life Insurance Company of Pittsfield, Mass.

Inc. 1851

New policies with modern provisions.  
Attractive literature.

W. D. WYMAN, President

W. S. WELD, Supt. of Agencies

66 Years Old

Mutual

## National Life Insurance Company

Montpelier, Vermont

FRED A. HOWLAND, President

Part of the 1915 Record:

Largest paid-for new business.  
Largest payments to policyholders.  
Largest dividend payments.  
Passed two hundred millions in insurance in force.  
General surplus substantially increased.  
Dividend scale increased fifth time in eight years.

A good policyholders' company is a good company for the agent.

Write to Edward D. Field, Superintendent of Agencies,  
Montpelier, Vermont.



# DIRECTORY OF PROMINENT AGENCIES

Solicitors Contemplating a Change of Location Are Urged to Communicate With the Offices Listed Below, With Whom Advantageous Arrangements May be Made. Those Having Surplus Business to Place Will Also Find This List of Value.

## ALABAMA.

### Birmingham

LUCIEN C. BROWN,  
Manager  
The Germania Life Insurance Company  
of New York,  
2029½ Second Avenue.

### Montgomery.

BRANCH & POWELL,  
General Agents,  
The Penn Mutual Life Insurance Co.,  
315-317 Bell Bldg.

D. A. HOLLOWAY,  
District Manager,  
The Mutual Life Insurance Co. of New York,  
Nos. 915-16-17-18 First National Bank Building

## ARKANSAS.

### Little Rock.

SID B. REDDING,  
Manager For Arkansas,  
The Penn Mutual Life Insurance Co.,  
925-929 Southern Trust Bldg.

## CALIFORNIA.

### Los Angeles.

WILLIAM A. HAMILTON,  
General Agent,  
New England Mutual Life Insurance Co.,  
512-515 Citizens National Bank Building  
Fifth & Spring Streets

JOHN NEWTON RUSSELL, Jr.,  
Manager, Home Office General Agency,  
The Pacific Mutual Life Insurance Co.,  
Pacific Mutual Building.

### San Francisco.

WILLIAM J. BELL,  
Manager,  
Massachusetts Mutual Life Insurance Co.,  
Monadnock Building.

W. L. HATHAWAY,  
Manager,  
The Mutual Life Insurance Co. of New York,  
222 Sansome Street.

A. M. SHIELDS,  
Manager,

The Equitable Life Assurance Society,  
Crocker Building

SMITH, THOMAS & THOMAS,  
General Agents,  
Northwestern Mutual Life Insurance Co.,  
Mutual Savings Bank Bldg., 704 Market St.

## CANADA.

### Ottawa.

JOHN R. & W. L. REID,  
Managers for Eastern Ontario,  
Sun Life Assurance Co. of Canada.

## COLORADO.

### Denver.

O. C. WATSON,  
Manager, Colorado-Wyoming Agency,  
Mutual Life Insurance Company of N. Y.  
540-50 Gas and Electric Building.

## CONNECTICUT.

### Hartford.

ARTHUR J. BIRDSEYE,  
State Agent,  
Mutual Benefit Life Insurance Co.,  
71-2-3 First National Bank Bldg.

R. O. DUNKUM,  
Superintendent,  
Metropolitan Life Insurance Co.,  
Room 412, Connecticut Mutual Building.

FREDERICK A. GRISWOLD,  
General Agent for Connecticut,  
Northwestern Mutual Life Insurance Co.,  
783 Main Street.

DWIGHT G. HOLBROOK,  
Manager for Connecticut,  
The Mutual Life Insurance Co. of New York,  
125 Trumbull Street.

LEE C. ROBENS,  
General Agent for Connecticut,  
New England Mutual Life Insurance Co.,  
Phoenix Bank Building.

THOMAS W. RUSSELL,

General Agent,  
Connecticut General Life Insurance Co.,  
209 Pearl Street.

## DISTRICT OF COLUMBIA.

### Washington.

JOHN DOLPH,  
Manager, Metropolitan Life Insurance Co.,  
916 Munsey Building.

## FLORIDA.

### Jacksonville.

F. P. DEARING,  
Manager,  
The Mutual Life Insurance Co. of New York,  
The St. James Building.

## GEORGIA.

### Atlanta.

BAGLEY & WILLET,  
General Agents, Penn Mutual Life Insurance Co.  
Fourth National Bank Building.

## ILLINOIS

### Chicago.

COURTENAY BARBER,  
General Agent,  
The Equitable Life Assurance Society  
617 People's Gas Building.

FRANK H. O. BIERMANN,  
District Manager,  
Federal Life Insurance Co.,  
Federal Life Bldg. 168 N. Michigan Avenue

L. BRACKETT BISHOP  
Manager,  
Massachusetts Mutual Life Insurance Co.  
2020 Harris Trust Building.

DARBY A. DAY,  
Manager, Dept. of Chicago,  
The Mutual Life Ins. Co. of New York  
108 South La Salle Street.



EDWARD A. FERGUSON,  
Manager, Union Central Life Insurance Co.,  
918 Tribune Building.

JULES GIRARDIN,  
Manager for Illinois,  
Phoenix Mutual Life Insurance Co.,  
108 So. La Salle Street.

HOBART & OATES,  
General Agents,  
The Northwestern Mutual Life Insurance Co.,  
The Rookery.

B. J. SINAI,  
General Agent,  
The Equitable Life Assurance Society,  
611 People's Gas Building.

WYMAN & PALMER,  
General Agents, Berkshire Life Insurance Co.,  
1620 Borland Building,  
105 South La Salle Street.

## IOWA.

### Davenport

GEORGE W. CANNON,  
Manager,  
Germania Life Insurance Co. of New York  
21-22 Davenport Savings Bank Bldg.

### Ottumwa.

F. B. CRESSWELL,  
General Agent,  
The Penn Mutual Life Insurance Co.

## KENTUCKY.

### Louisville.

HENRY J. POWELL,  
Manager,  
The Equitable Life Assurance Society,  
Equitable Building.

## LOUISIANA.

### New Orleans.

FRANK L. LEVY,  
General Agent,  
The Equitable Life Assurance Society of U. S.,  
Hibernia Bank & Trust Co. Building.

WILSON WILLIAMS,  
General Agent,  
New England Mutual Life Insurance Co.,  
Denegre Building.

## MAINE.

### Portland.

PUTNAM STEVENS  
General Agent,  
Massachusetts Mutual Life Insurance Co.,  
82 Exchange Street.

## MARYLAND.

### Baltimore.

ERNEST J. CLARK,  
State Agent,  
John Hancock Mutual Life Insurance Co.,  
1041-1051 Calvert Building.

WILLIAM A. DANNER,  
Manager,  
The Equitable Life Assurance Society,  
Equitable Building.

MEIGS & HEISSE,  
Managers,  
Aetna Life Insurance Co.,  
German and Calverts Sts., S. W.

JONATHAN K. TAYLOR,  
General Agent,  
Provident Life & Trust Co. of Philadelphia, Pa.,  
914 Fidelity Building.

## MASSACHUSETTS.

### Boston.

PERCY V. BALDWIN,  
Manager, Life and Accident Department,  
The Travelers Insurance Co.,  
141 Milk Street.

FRANK J. HAMMER and VERNON B. SWETT,  
General Agents,  
The Provident Life and Trust Co.,  
Merchants Bank Building.

JAMES H. LAKE,  
General Agent, Equitable Life Assurance Society,  
Equitable Building, Boston.  
Agency Established 1887.

FRANK CHESTER MANN,  
Manager for Massachusetts,  
The Prudential Insurance Co. of America,  
206-212 Unity Bldg., 185 Devonshire Street.

MRS. FLORENCE E. SHAAL,  
Manager Woman's Department,  
The Equitable Life Assurance Society,  
33 Equitable Building, 67 Milk Street.

CHAS. E. TOWNSEND,  
General Agent, Equitable Life Assurance Society  
Equitable Building, 67 Milk Street.

### Springfield.

FREDERIC W. FULLER,  
Manager,  
The Equitable Life Assurance Society,  
Fuller Building, Main Street.

### Worcester.

Central Massachusetts Agency,  
MUTUAL BENEFIT LIFE INSURANCE  
COMPANY,  
Henry A. Macgowan, General Agent.  
Andrew B. McGown, General Agent.  
Central Exchange Bldg., 311 Main Street.

## MICHIGAN.

### Detroit.

NATHANIEL REESE,  
General Agent,  
The Provident Life & Trust Co.,  
1218-20 Ford Building.

CHAS W. PICKELL,  
Manager,  
Massachusetts Mutual Life Insurance Co.,  
901 Chamber of Commerce.

WM. VAN SICKLE,  
General Manager for Michigan,  
Home Life Insurance Co. of New York,  
Suite 1111, Majestic Building.

H. WIBIRT SPENCE,  
Manager,  
Mutual Life Insurance Co. of New York,  
Suite 306-316 Penobscot Building.

WILL A. WAITE,  
Manager,  
Phoenix Mutual Life Insurance Co.,  
510-513 Ford Building.

## MINNESOTA.

### Minneapolis.

THE W. M. HORNER AGENCY  
for Minnesota, Iowa and South Dakota  
of the Provident Life and Trust Company of Philadelphia. A standardized agency organization giving service to patrons and agents. No part-timers need apply.

1147-1154 McKnight Building.

## MISSOURI.

### Kansas City.

R. J. LYDDANE,  
General Agent,  
The Equitable Life Assurance Society,  
Gloyd Building.

### St. Louis.

FRED N. CHENEY,  
Manager,  
The Mutual Life Insurance Co. of New York  
Chemical Building, 8th and Olive Streets.



## NEW YORK.

## Albany.

HENRY H. KOHN,  
Manager Phoenix Mutual Life,  
New York, Vermont, New Hampshire, Eastern  
Massachusetts.

## Brooklyn.

JAS. F. & WM. F. ATKINSON,  
General Agents,  
Northwestern Mutual Life Insurance Co.,  
44 Court Street.

WARREN T. DIEFENDORF,  
Manager, The Mutual Life Insurance Co. of N. Y.  
for Brooklyn, Long Island and Staten Island,  
164-166 Montague Street.

CHAS. JEROME EDWARDS,  
Manager,  
The Equitable Life Assurance Society,  
204 Montague Street.

BERNARD GANZ,  
District Manager,  
The Equitable Life Assurance Society  
808 Broadway.

WILLIAM H. RYAN,  
General Agent,  
Penn Mutual Life Insurance Co.,  
164 Montague Street.

SAMUEL S. VOSHELL,  
Superintendent, Metropolitan Life Insurance Co.,  
17-19 Flatbush Avenue.

## Buffalo.

CHARLES F. ADAMS,  
General Manager,  
The Equitable Life Assurance Society,  
42 Erie Co. Bank Bldg.

JOSEPH E. GAVIN,  
General Agent,  
The Equitable Life Assurance Society,  
Erie County Bank Building.

W. G. JUSTICE,  
Special Agent,  
The Provident Life & Trust Co., of Phila., Pa.  
419-423 White Building.

FRANK W. TRACY  
Manager, Aetna Life Insurance Co.,  
225-226 Fidelity Building.

## Long Island City.

C. V. DYKEMAN,  
Superintendent,  
Prudential Insurance Co. of America,  
9 Jackson Avenue.

## New York City.

EDWARD WARNER ALLEN  
Manager,  
New England Mutual Life Insurance Co.,  
220 Broadway.

## LATHROP E. BALDWIN,

Manager,  
New England Mutual Life Insurance Co.,  
141 Broadway.

## THOMAS C. BELL,

Manager,  
The Mutual Life Insurance Co. of New York,  
32 Liberty Street.

## GEO. A. BRINKERHOFF

Manager,  
The Mutual Life Insurance Co. of New York,  
149 Broadway.

## CHARLES A. BRYAN,

Manager,  
The Equitable Life Assurance Society,  
120 Broadway.

## WILLIAM JAY MADDEN,

Manager,  
Mutual Life Insurance Co.  
32 Liberty St.

## IVES &amp; MYRICK,

Managers,  
The Mutual Life Insurance Co.,  
38 Nassau Street.

## HENRY HALE &amp; SON,

Managers, Metropolitan District,  
The Equitable Life Assurance Society,  
120 Broadway.

## ROBERT H. HARDY

Manager,  
The Mutual Life Insurance Co. of New York,  
1170 Broadway.

## ROBERT J. MIX,

Manager,  
The Prudential Insurance Co. of America,  
Astor House Building, 217 Broadway.

## Rochester.

H. R. LEWIS,  
General Agent,  
Union Central Life Insurance Co.,  
680-4-5 Granite Building.

## Yonkers.

R. K. STOWE,  
Manager,  
General Agency Southeastern New York,  
Aetna Life Insurance Co.  
5 Getty Square Station Building.

## NORTH CAROLINA.

## Raleigh.

MUTUAL BENEFIT LIFE INSURANCE CO.  
OF NEWARK, N. J.,  
John C. Drewry,  
State Agent for North Carolina,  
Masonic Temple.

## McPHERSON &amp; BARNES,

General Agents for North Carolina,  
The Penn Mutual Life Insurance Co.,  
Rooms 401-405 Commercial National Bank Bldg.

## OHIO.

## Cincinnati.

J. W. IREDELL, JR., & SON,  
General Managers,  
The Penn Mutual Life Insurance Co.,  
517-524 Union Trust Building.

## M. W. MACK,

General Agent,  
The Northwestern Mutual Life Insurance Co.  
Traction Building, Fifth and Walnut Streets.

## JOHN L. SHUFF

Manager,  
Home Office General Agency,  
Union Central Life Building.

## Cleveland.

## HERMAN MOSS

General Agent  
The Equitable Life Assurance Society,  
Third Floor, Hippodrome Building.

## OLMSTED BROS. &amp; CO.,

State Agents, Ohio and Indiana,  
National Life Insurance Co. of Vermont  
413 Williamson Building.

## Columbus.

## J. C. CAMPBELL,

State Agent for Ohio and West Virginia,  
John Hancock Mutual Life Insurance Co.,  
6th Floor Hartman Bldg., W. Cor.

## OKLAHOMA.

## Oklahoma City.

## J. HENRY JOHNSON,

Manager,  
National Life Insurance Co. of Vermont,  
Suite 1001 Colcord Building.

## T. J. WOOD,

Oklahoma State Manager,  
Federal Life Insurance Co.,  
301 Terminal Bldg.

## PENNSYLVANIA.

## Clarion.

FREDERICK V. BROWN,  
The Penn Mutual Life Insurance Co.

## Erie.

JAMES M. DICKEY,  
Manager,  
The Mutual Life Insurance Co.,  
Masonic Temple.



**Philadelphia.**

BOURNE & DURHAM,  
General Agents,  
Penn Mutual Life Insurance Co.,  
405-414 Stephen Girard Building.

FANSLER & HOFFMAN,  
General Agents,  
Northwestern Mutual Life Insurance Co.,  
650 Bullitt Building.

C. A. FOEHL,  
Manager Ordinary Dept., Eastern Pennsylvania,  
Prudential Insurance Co. of America,  
Eighth Floor, North American Building.

E. H. PLUMMER & SON,  
General Agents, Berkshire Life Insurance Co.,  
512 Walnut Street.

JACOB WEIL,  
General Agent,  
The Equitable Life Assurance Society  
208 Commercial Trust Bldg.

**Pittsburgh.**

T. J. DANNER, Jr.,  
Manager,  
The Fidelity Mutual Life Insurance Co.,  
736 Oliver Building.

ENGLISH & FUREY,  
General Agents,  
Berkshire Life Insurance Co.,  
First National Bank Building.

ROYAL S. GOLDSBURY,  
General Agent,  
Northwestern Mutual Life Insurance Co.,  
Park Building

W. S. STIMMEL,  
General Agent,  
John Hancock Mutual Life Ins. Co. of Boston,  
Farmers' Bank Building

GRAHAM C. WELLS,  
General Agent,  
The Provident Life & Trust Co. of Philadelphia,  
618-621 Oliver Building.

THE EDWARD A. WOODS AGENCY, Inc.,  
The Equitable Life Assurance Society  
of the United States,  
Equitable Floor, Frick Building.

W. M. WOOD,  
Manager, United States Life Insurance Co.,  
615 Empire Building.

**TENNESSEE.****Chattanooga.**

J. W. BISHOP,  
Manager, Home Office District,  
The Volunteer State Life Insurance Company  
James Building.

**Memphis.**

SIBLEY & ERSKINE,  
General Agents,  
The Penn Mutual Life Insurance Co.,  
Germania Savings Bank Building.

**VIRGINIA.****Norfolk.**

RAYMOND R. RICHARDSON,  
General Agent,  
The Equitable Life Assurance Society,  
613-616 Bank of Commerce Bldg.

**Richmond.**

T. ARCHIBALD CARY,  
General Agent for Virginia and North Carolina,  
The Northwestern Mutual Life Insurance Co.,  
906 Times-Dispatch Bldg.

DIGGS & MOSELEY,  
General Agents,  
The Penn Mutual Life Insurance Co.,  
604-606 Mutual Bldg.

N. D. SILLS,  
Manager, Virginia and North Carolina,  
Sun Life Insurance Co. of Canada,  
817-818 Mutual Building.

A. O. SWINK,  
Manager for Virginia,  
Atlantic Life Insurance Co.,  
Suite 211-12-13 Mutual Bldg.

**Roanoke.**

SAMUEL T. RHODES & SON,  
General Managers,  
State of Virginia,  
Rooms 202-3-4-5 Terry Building.

**WASHINGTON.****North Yakima.**

RICHARD A. O'BRIEN  
General Agent—Central Washington,  
The Travelers Insurance Co.,  
Life and Accident Dept.

**Seattle.**

WALTER C. HENRY,  
Manager,  
The Aetna Life Insurance Company,  
"The Aetna Corner,"  
Central Building.

**Spokane.**

CHARLES H. MCCOY,  
Agency Manager,  
The Equitable Life Assurance Society,  
Empire State Building.

**WEST VIRGINIA.****Charleston.**

JOHN PATRICK,  
General Agent,  
Penn Mutual Life Insurance Company,  
804 Union Building.

**Huntington.**

DAN H. HOLTON,  
The Penn Mutual Life Insurance Co.,  
Rooms 19-21,  
Miller-Ritter Bldg.

**Wheeling.**

GEORGE BAIRD  
Manager,  
Mutual Life Insurance Co. of New York,  
Schulbach Building.

**WISCONSIN****Madison**

A. C. LARSON  
State Agency Central Life for  
Wisconsin, Northern Michigan and Northern Illinois  
Suite 219-228 Washington Bldg.

**WHY** not have  
your name  
appear with the  
*Live Wires?*

CARDS \$5.00 PER  
COST YEAR

**HIGHWAY  
ROBBERY**  
That's What It Is!

"Send the NEWS to my home.  
Some fellow in the office always  
swipes it."

We are constantly receiving letters  
as quoted above, or couched in  
words to the same effect.

It's a good idea. And incidentally,  
it impresses us that the NEWS  
is rather worth while.

Remember, it will cost you but  
one dollar to shoot twelve doses  
of energy, pep, and ginger into  
one of your agents.

**Just Think of It!**  
**12 DOSES**  
for  
**\$1.00**